

7-2008

July 2008

Inland Empire Business Journal

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VOLUME 20, NUMBER 7

## AT DEADLINE

### COACHELLA VALLEY—FIRST FORD PAS RESOURCE HUB

*Ford gives \$50,000 for educator professional development and business/education networking support*

In response to high demand for technical assistance and professional development related to its award-winning education program, the Ford Partnership for Advanced Studies (Ford PAS) program, Ford Motor Company announced that it will provide a planning grant to help develop a Ford PAS Resource Hub in the Coachella Valley. Through a planning grant of \$50,000, the Coachella Valley Economic Partnership (CVEP) will provide professional development to area educators and create networking opportunities between the education and business community.

Ford Partnership for Advanced Studies (Ford PAS) is a dynamic high school curriculum and program that engages high school students in areas such as business, global economics, engineering, alternative energy and math, while teaching essential skills needed in today's workforce, such as problem-solving, critical thinking, communication and team building.

Because curriculum is only part of the solution on student engagement and retention, Ford

*continued on page 5*

## Subprime Monetary Policy

BY GERALD P. O'DRISCOLL, JR.



In recent years monetary policy has been conducted so as to create an expectation that the Federal Reserve will bail out investors when asset bubbles deflate. Investors have come to bank on the Fed's backing of risky ventures. The recent crisis in the subprime mortgage market is at least partly the outcome of this new approach to monetary policy. That crisis has already had widespread ramifications for homeowners and investors.

Government programs and policies often serve to insulate individuals from the full consequences of their actions.

Since the 1930s the federal government has insured bank deposits. That scheme inherently reduced the vigilance of bank depositors toward their banks, removing constraints on risk-taking by the insured depository institutions. The situation became acute in the 1980s and 1990s, when unconstrained risk-taking by banks and thrift institutions led to a series of banking and financial crises. Eventually the deposit insurance system was reformed and banking put on a sounder basis. Now we are in need of a reform of monetary policy.

### Crisis in the Mortgage Market

Last February the popular press discovered subprime mortgage loans when two major originators of such loans, HSBC Holdings, PLC and New Century Financial, disclosed increased loan loss provisions. HSBC is a globally diversified financial company. While it was a large lender in the market, the aggregate amount of its subprime loans was not a significant portion of its total portfolio.

New Century Financial fared much less well because of the concentration of its lending in this risky category. Its stock price collapsed after problems surfaced the previous February, and the company eventually declared bankruptcy. Other lenders in the subprime market experienced difficulties. Fears of a housing collapse and even an economic recession grew as investors gauged the size and extent of the problem in the mortgage market. The crisis was foreseen by many. For more than a year before the bust, bankers, analysts, and even regulators knew they had a mess in the making. As John Makin of the American Enterprise Institute observed, the lending practices in the subprime market were "shoddy and absurd." Lewis Brothers, echoed those comments "We're not

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Business Growth

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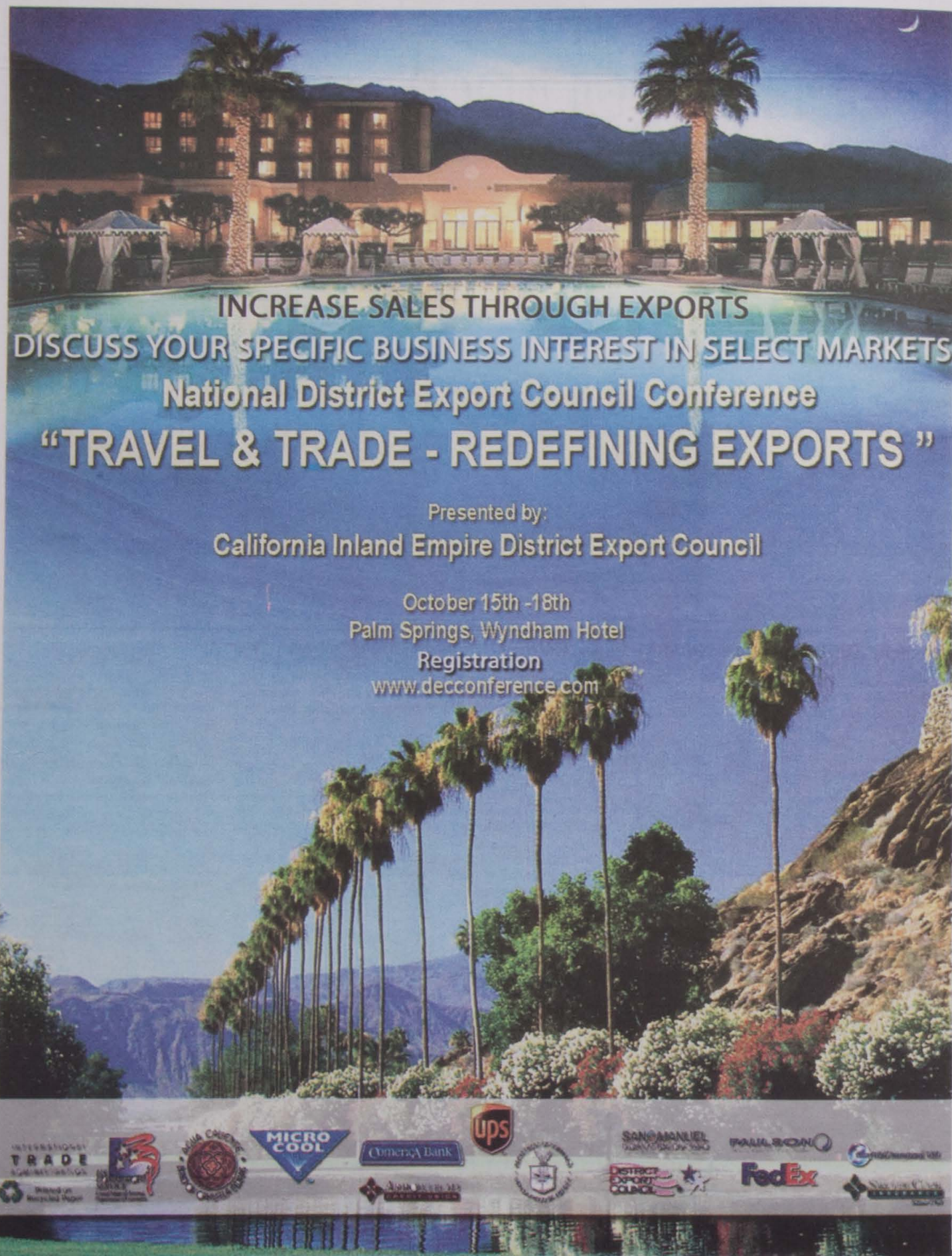
## Medicine Residents Honored

Third-year Family Medicine Residents from Arrowhead Regional Medical Center were honored for their work at the annual Family Medicine Resident Research Conference. Family Medicine Residency Program is one of the largest and most successful programs of its kind in the Western United States with 35 residents currently enrolled in the program.

The conference was sponsored by the Inland Empire Family Medicine Residency Exchange and the California Academy of Family Physicians. The Residency Exchange is a consortium of residency programs in the Inland area. The California Academy has more than 7,000 members.

"This conference is important for promoting the scholarly activity that is done by Family Medicine Residents at ARMCMC," said Dr. Niren Raval, program director. "It gives them exposure at conferences and gives them a chance to represent not only themselves, but the hospital and their profession."





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## When Enough is Never Enough

### When is enough enough?

In the case of the Democrats' thirst to spend your hard earned tax dollars, enough is never enough.

Consider that over the last five years revenues to the state's General Fund have increased by \$20 billion from \$81 billion when Governor Schwarzenegger first took office to a projected \$101 billion in 2008-09.

### But apparently that's not enough.

Consider that despite the downturn in the economy revenues from the state's three primary sources of tax revenue – Personal Income, Sales and Use and Corporate Tax – will increase by more than \$800 million this year.

### But even that's not enough.

Consider that with the recent spike in gasoline prices, virtually every California resident has already had their taxes raised.

Since February gas has skyrocketed from \$3 a gallon to \$4.50 a gallon – meaning we have seen a tax increase of 11 cents a gallon in less than six months.

That means if Californians use the same amount of gasoline this next year that we used in 2007, the state will see a windfall of between \$1.8 and \$2.4 billion in new revenues from the additional sales taxes California motorists will pay at the pump.

### But still, that's not enough.

Instead of living within our means, Democrats have said we need to raise between \$6 and \$11.5 billion more in taxes. Their suggestions have included everything from increasing the vehicle license fee to increasing the state sales tax to quench their thirst to spend your tax dollars.

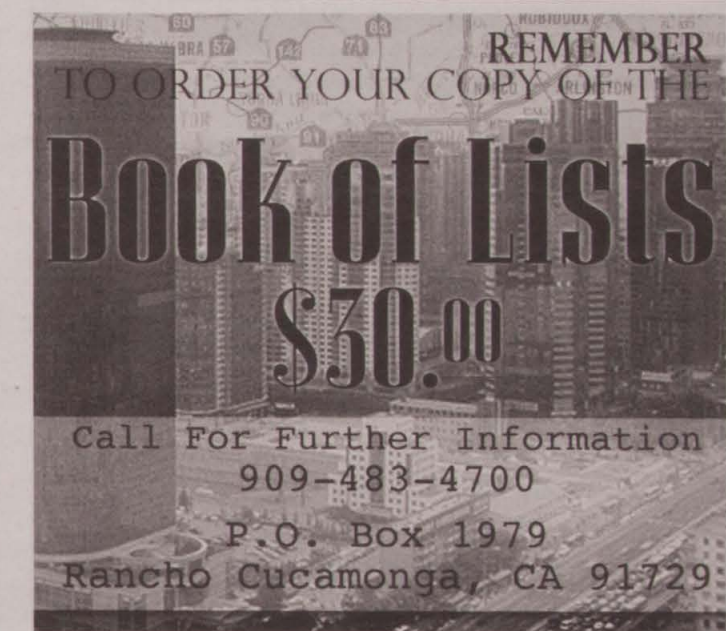
If they were to get those tax increases, I can guarantee you that

next year they will come back and say that's not enough and be looking for more ways to take more of your money.

### Well I say enough is enough!

The State of California has never had a problem raising revenue; our problem has been with our unquenched thirst for spending. Until we bring that spending under control – through real budget reform – enough will never be enough.

By Sen. Bob Dutton



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## Michelle Steel Announces No More Paper Returns

Michelle Steel, Third District Member of the State Board of Equalization (BOE), announced that the BOE will begin transitioning existing sales and use taxpayers to electronic filing and eliminate the use of paper tax returns.

More than 90 thousand taxpayers will be notified they will no longer be receiving paper returns from BOE, but rather be expected to file on-line. This first group of existing taxpayers transitioning to e-filing includes single location quarterly prepayment accounts that are comprised of medium- to large-size businesses that file and make prepayments 12 times a year. These taxpayers will be expected to e-file rather than use a paper return with the reporting of third quarter 2008 returns, due October 31.

In addition to existing accounts, beginning July 1 all new businesses that apply for a seller's permit will be set up for e-filing. There are an estimated 165,000 new seller's permits issued each year.

The BOE-file program offers taxpayers a fast and convenient method of reporting, enhances the ease of filing, improves government efficiencies in tax administration and helps the environment by using less paper.

The BOE currently prints, mails, and processes over 3.5 million sales and use tax returns annually. The taxpayers transitioning to e-filing in this phase account for approximately 1.4 million of these returns. The BOE estimates savings of up to \$1.8 million in 2008-2009 with a participation rate of 25 percent to 50 percent of those eligible for e-filing.

Over the next two years, the majority of existing sales and use tax accounts will be transitioned from paper to e-filing, phased in based on account type and reporting basis.

All businesses will receive BOE-file notices in their next quarterly tax returns, expected around July 1, 2008. Taxpayers may request a one-year exemption from on-line filing.

There are several e-filing options available on the BOE Website at [www.boe.ca.gov](http://www.boe.ca.gov). The BOE offers a free option, BOE-file. In addition, taxpayers may also choose from two fee-based electronic service providers. Accountants, bookkeepers, and other third-party return preparers can e-file on behalf of the taxpayer as well.

BOE-file has options to make payments via credit card or by check for all taxes and fees it collects. Taxpayers may use

Discover, MasterCard, American Express and Visa. A convenience fee is charged and retained by the credit card processor. Besides sales tax, the BOE also administers levies on alcohol, fuel, tobacco, tires, lumber, and a number of other environmental fees. Motor Vehicle Fuel taxes, the International Fuel Taxes

Agreement program and the Underground Storage Tank Maintenance Fee returns can also be filed electronically. For information regarding e-filing options available for other programs administered by BOE, visit the BOE website at [www.boe.ca.gov](http://www.boe.ca.gov) and click on the E-services icon.

## Palm Desert Chamber Luau



The 54th Annual PDCC Installation and Awards Dinner was held Wednesday night, June 25th at Palm Valley Country Club and over 240 guests arrived in their hula shirts and flip flops to welcome in the new Board of Directors and honor businesses, men and women who have volunteered their time and served our community to the fullest. It was an evening of appreciation for those in the business community who are remarkable leaders.



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This July in the Inland Empire  
Business Journal!

## News and Features

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Motor Company Fund helps communities develop career academy networks—where students learn their academics through the lens of a career such as engineering or business—and sustain them over time through its other education program, Ford PAS Next Generation Learning Communities.

“Ford PAS has brought 21st century hands-on learning to my classroom, which has increased student engagement enormously,” said Veronica Nicholas, an architecture and engineering teacher at Cathedral City High School “Now, with the resource hub, I can keep up with the latest trends and have access to continuous training that will allow my classroom to continue flourishing.”

“The demand for professional development has increased exponentially since we first introduced Ford PAS into our community,” said Kim McNulty, CVEP. “Thanks to Ford’s support, this grant will help us develop a regional training resource to strengthen and expand the work we do with our business, education and program partners as we help students master the skills they need to succeed through high school, college and career.”

Ford Motor Company Fund introduced Ford PAS to Coachella Valley in 2007. The curriculum is aligned to the National and California State Academic Standards. Nationally, Ford PAS is currently being used in 300 sites across 26 states. Eighty teachers from Coachella Valley have been trained in Ford PAS this year as a kickoff to launching the Ford PAS Resource Hub.

“The Coachella Valley Economic Partnership is playing a critical role in forging links between educators and

employers to ensure that the next generation has the workforce skills needed to succeed in a global economy,” said Cheryl Carrier, program director for 21st Century Education Programs at Ford Motor Company Fund. “The Coachella Valley came together as a region to address community issues and opportunities and put a plan into action that addressed the high school dropout rate, workforce pipeline needs and economic development, with education being the cornerstone of all their work.”

The announcement was made at the 6th Annual Ford PAS National Networking Conference held at Rancho Las Palmas Resort and Spa. More than 400 educators, business partners, and students attended the conference representing 23 states plus the District of Columbia. At the conference, Assemblyman John J. Benoit presented Ford with a member resolution commending its investment in Coachella Valley. Similarly, the mayors of the nine cities that make up the Coachella Valley presented Ford with a joint proclamation expressing their gratitude for Ford’s investment in their communities.

Among other activities that took place during the week was Ford Motor Company Fund’s Driving Skills for Life program, a national award winning, free, teen driver safety program. This program helps young drivers improve their skills in hazard recognition, vehicle handling, speed management, and space management that are critical factors in more than 60% of vehicle crashes. At the event, 200 teen drivers received hands-on defensive driving training by some of the country’s leading professional driving instructors.

Ford Motor Company Fund and Community Services is committed to creating opportu-

INLAND EMPIRE  
business journal

PUBLISHED BY  
Daily Planet Communications, Inc.

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## Quotations on “America”

“America is another name for opportunity.”  
Ralph Waldo Emerson

“Every gathering of Americans—whether a few on the porch of a crossroads store or massed thousands in a great stadium—is the possessor of a potentially immeasurable influence on the future.”  
Dwight D. Eisenhower

“Our country is still young and its potential is still enormous. We should remember, as we look toward the future, that the more fully we believe in and achieve freedom and equal opportunity—not simply for ourselves but for others—the greater our accomplishments as a nation will be.”  
Henry Ford II

nities that promote corporate citizenship, philanthropy, volunteerism and cultural diversity for those who live in the communities where Ford does business. Established in 1949 and made possible by Ford Motor Company profits, Ford Motor Company Fund supports initiatives and institutions that foster innovative education, auto-

related safety, and American heritage and legacy. National programs include Ford Partnership for Advanced Studies, which provides high school students with academically rigorous 21st century learning experiences, and Driving Skills for Life, a teen-

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## COMMENTARY - OPINION

## Business Development is the Key

By Sen. Bob Dutton

I've often been asked during my time in Sacramento what the solution is to California's on-going budget problem – a problem that has plagued this state since I first came to the Legislature in 2002.

For me the answer is relatively simple – a strong economy that grows California's tax base the right way – through job creation and business expansion.

Let's face it—the best social program in California is a good paying job!

Many economists in California have been debating whether this state is currently in a recession. But it seems clear that with an unemployment rate at more than 6 percent, gas prices at more than \$4 a gallon, food prices seeing some dramatic increases and the housing market continuing to sag, the economy is struggling.

Because of the economic struggle, revenues to California have not been as robust as projected, which has sent many of the programs that depend on state dollars into panic mode.

Many in Sacramento believe the answer to the state's budget problem is simply to raise taxes on the very people who are struggling to pay higher gas and food prices and those who are struggling to make their house payments.

I believe the answer lies with the economic engine that runs this state – business expansion and jobs. With the economy in a downturn, I believe it's the responsibility of this legislature to do everything within its power to remove the

hurdles that are keeping existing businesses from expanding and new businesses from starting.

In the past several weeks my Republican colleagues and I have offered a number of real solutions to eliminate some of the hurdles that have resulted in California having one of the worst business climates in the nation, currently ranked 47th.

We have proposed making it easier for employees to have alternate work schedules – like working four 10 hour days, for example, instead of the traditional five eight hour days. Making it easier for alternatives like this will not only allow workers to better balance work and family commitments, it would help ease traffic congestion during peak commute hours. As an added benefit, this sort of flexibility would also help reduce air pollution from vehicle emissions.

One of the other common sense proposals that I believe will ultimately better protect the people of California, the environment, and jobs would be to have a smoother transition into the environmental laws passed by the legislature in 2006.

This sweeping legislation, known as AB 32, has a goal of reducing greenhouse gas (GHG) emissions to 1990 levels by the year 2020.

The law allows the governor to adjust implementation of the regulations by up to one year if he feels it would create "significant economic harm."

Given the size of the deficit and the current state of the

weakened economy, I believe that imposing millions of dollars in taxes and fees annually would cause the "significant economic harm" the bill's authors sought to prevent. A recent study by the Electric Power Research Institute, for example, estimated the cost of implementing these regulations at up to \$511 billion.

Governor Schwarzenegger should adjust the regulation deadlines, protecting the economy while protecting the environment.

It's important to keep in mind that these new regulations will have a permanent effect of how California businesses operate in this state. If we are wise, we will take the necessary time to ensure the viability of California's future and not rush GHG emission regulations that have the potential of making the situation even worse.

Take, for example, the alternative fuel ethanol. Many believe this to be the answer to addressing the state's fuel standards, not just in California, but in many states throughout the country. However, as ethanol has been studied further, it has now been determined to actually increase GHG emissions and appears to be very corrosive, which may result in expensive retrofits.

This legislation is going to fundamentally change our economy. Given an extra year to be completed, would these landmark greenhouse gas emission regulations be better?

The answer seems to be "yes."

At the same time we are racing to implement these regu-

lations, there are other government agencies just beginning to study the issue of greenhouse gas emissions and how they may be tied to global warming.

The University of California system, for example, is preparing to spend \$500 million to create a think tank to analyze global warming and the Public Utilities Commission has adopted a decision which will spend \$600 million more for a separate think tank to study the issue. That's \$1.1 billion being spent to just "think" about the problem at the same time the State of California is moving forward with regulations that may or may not work but will cost businesses and consumers billions of dollars to implement.

Together we have also introduced legislation and made proposals that would get government out of the way. We want to streamline the permitting process for infill building projects, and fast track the transportation projects paid for by the voter-approved billions of dollars of bond money. All this can be done without compromising existing environmental laws.

My Republican colleagues and I are committed to finding solutions to California's budget problems. And that commitment begins with creating more good paying jobs so all hard working California taxpayers can enjoy a high quality of life while the California budget will see additional tax revenues through job creation and not through tax increases.

## MANAGEMENT

## A Looming Transition: Survive the Mass Exodus of Boomers in the Workplace

By Anne Houlihan

tion period a smooth one.

#### 1. Know what you're up against.

You need to find out as soon as possible how this mass retirement will affect your company. Get with your HR department and find out your workplace demographics. How many Baby Boomers are currently working in the company, what are their positions, and what are their anticipated retirement dates? For example, are all your middle managers positioned to retire in the next five years? Will three key machinists be leaving all at once? Will your sales department shrink by half in the next few years? You need to know what the impact will be on your company so you can start planning and be ready for the transition.

#### 2. Develop a knowledge transfer strategy.

Most companies have policy manuals that detail each position's job requirements. While such a policy manual is a good start for grooming younger workers, it's simply not enough. After all, you can only document so much of the day-to-day activities. Plus, there are subtleties of every job—things you do just because experience and knowledge points you in a certain direction. You simply can't document those kinds of things. That's why you need to go a step further and develop a strategy/policy/training system for transferring the knowledge and skills of the older workers to the younger successors.

#### 3. Mentor the younger workers.

As part of the knowledge transfer strategy, companies need to implement some sort of mentoring program. For a company to have a successful transition, the younger generation needs to work side-by-side with the older workers for some time.

You simply cannot transfer 40+ years of knowledge and expertise overnight. Therefore, if you know that a key person is going to be retiring in three years, have that person start mentoring a younger worker now. Again, this is not something you can do during a new hire's 90-day training period. True mentoring takes a year to accomplish at the very least. Additionally, the Generation X workers who receive this sort of long-term mentoring will feel more valued and will be more likely to stay with the company long-term.

#### 4. Retain the older workers in some fashion.

Realize that just because someone turns 65 doesn't mean they want to retire that day. Many of your older workers will want to stay in the workforce in some sort of capacity, either by choice or by necessity. Since many Boomers worked hard to put kids through college or are currently taking care of aging parents, they still need to work well past age 65 just to make ends meet. Others are taking advantage of medical breakthroughs, and as a result, feel more active and alive than they did when they were younger. In either of these cases, your older workers may be open to staying onboard on a part-time basis or as a consultant. Since they often want to pursue other interests at this stage of their life, being chained down to a 9 to 5 desk job won't appeal to them. But the more flexibility you offer, the more likely they'll be to stick around as a resource for the company.

#### 5. Put a strong management team in place.

For your company to get through this transitional period, you need strong management and leadership. You need someone who can empower and motivate both generations to be open-minded and to learn from

each other. You need a leader with expertise, not only in your industry, but also in people skills. Realize that a lot of the younger workers don't have much patience to be side-by-side older workers, because they believe the Boomers aren't up-to-date on technology or know "how the world really is." That's why you need leaders in place who can help people be open to mentoring—both on the giving and receiving side. If your company doesn't have the right leaders on board, the bottom line will suffer. Your leaders simply must be involved to see this transitional phase through.

#### A Successful Transition for All

Because the unemployment rate is high right now due to the current economy, companies can draw from that pool of workers to help fill the gap the Boomers will be leaving. But since no one has a crystal ball that can predict the country's economic future, no one can rely on this "fix" for the long haul. That's why planning and preparation are so needed.

The coming years will definitely be a challenge for companies, as more people will be retiring than usual. The smart organizations will take a proactive approach and start addressing the issue now. Remember, transferring the knowledge and expertise of your older workers to your younger ones is not something you can do in a few days or weeks. Therefore, you need to adopt a longer-term focus than what you may be accustomed to in order to survive the impending transitional phase. By helping everyone—young and old-work together, your company can be successful and thrive in the years to come.

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## CORPORATE PROFILE

## Big Bear Off-Road Adventures

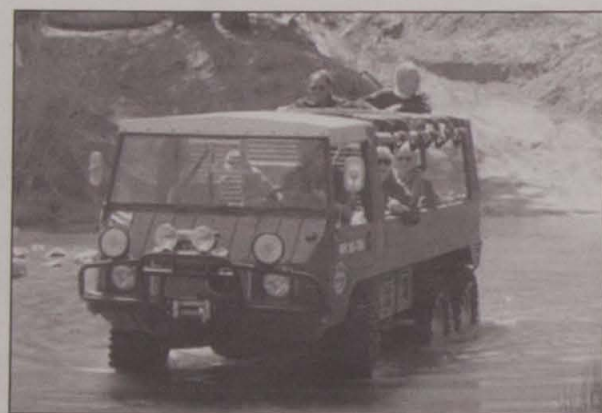
Doug Walton, proprietor of Big Bear Off Road Adventures and Alaskan Odyssey offers a unique look in the area around Bear Valley. Usually these glimpses into the wilderness terrain could only be seen by hikers, and well conditioned hikers at that. But with the help of a German all terrain Pinzgauer (aptly named Bigfoot)—Walton can reach some of Bear Valley's remotest and picturesque places.

Bigfoot, who started life as a cargo and passenger van at a research facility in Antarctica before being bought at auction by Doug, can handle just about anything the rough and tumble trails and mountain fire roads can throw at it. Doug even does tours in middle of winter--actually one of his favorite times to go off road exploring, and with a vehicle that survived the worst that Antarctica had to offer, Big Bear is a breeze.

Doug's trips range in duration from a couple of hours to a full day's adventure and there's a wide variety to choose from. An entertaining and knowledgeable guide, Doug fills every tour with tales of local history and lore that really give a new appreciation for the surrounding mountains and val-

leys.

One of the more fascinating tours is through Holcomb Valley, site of the largest gold rush in Southern California where you'll see evidence of mining in Bear Valley both past and present. Along the way you'll trace the route of the first non-natives to arrive in Bear Valley in 1845. Their "discovery" put the wheel in motions for a lot of Big Bear history that's been taking place ever since including horse rustling; a rootin' tootin' wild west boom town that no longer exists; Hollywood movies; battles between Disney and the Sierra



Club over the nearby pristine wilderness (the Sierra club won); and much more.

Doug Walton is literally a walking, talking encyclopedia

of Bear Valley knowledge--from the time of the first settlers to today. Equally as impressive as his knowledge of local history is that way he seemingly knows every inch, bump and curve of every trail and fire road that winds its way through the surrounding mountains and forests.

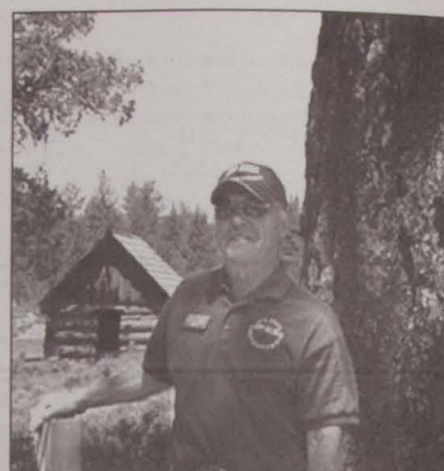
### The Alaskan Odyssey

The University of Alaska Fairbanks has just granted

Territory. The issues of resource management facing the state are encountered daily as we visit the important scenic and historic attractions, as well as the remote places of awesome beauty and immense solitude. The guests are exposed to the problems of trying to balance the opposing interests of exploiting natural resources versus preserving the last frontier. The model evolving in Alaska will provide a guide for developing a unit on resource management for the classroom at home. This unit will be submitted on a pass-fail basis to fulfill the academic requirement for the course. Participants whose efforts warrant a passing grade will receive two semester hours of credit from UAF.

The course will be conducted by Doug Walton, who has operated this tour for the last seven summers. Each tour is limited to eight persons to enhance camaraderie and facilitate the diverse agenda. Tuition is included in the tour price, which also includes all admissions, lodging, most meals and all local transportation.

Doug Walton, [dmwassociates@bigbear.net](mailto:dmwassociates@bigbear.net)



"...in middle of winter---actually one of his favorite times to go off road exploring, and with a vehicle that survived the worst that Antarctica had to offer..."

The summer session entitled, "Resource Management for Educators" is offered in conjunction with the 15-day Alaskan Odyssey tour, which provides a comprehensive Alaskan experience, both coastal and interior, plus Dawson City in the Yukon

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## THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Vineyard National Bancorp	5.34	3.03	2.31	76.2%
HOT Topic Inc	6.21	5.25	0.96	18.3%
Hansen Natural Corp	34.18	31.24	2.94	9.4%
American States Water Co	36.16	33.75	2.41	7.1%
PFF Bancorp Inc	1.22	1.23	-0.01	-0.8%

## THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Modtech Holdings Inc	0.14	0.22	-0.08	-36.8%
Temecula Valley Bancorp Inc	4.52	6.12	-1.60	-26.1%
Provident Financial Holdings Inc	10.84	12.93	-2.09	-16.2%
Basin Water Inc	4.39	4.88	-0.49	-10.0%
Fleetwood Enterprises Inc	3.78	4.16	-0.38	-9.1%

	Ticker	6/23/08 Close Price	5/30/08 Open Price	%Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	36.16	33.75	7.1	46.14	31.78	24.4	NYSE
Basin Water Inc	BWTR	4.39	4.88	-10.0	13.42	3.49	NM	NASDAQ
Channell Commercial Corp (L)	CHNL	1.20	1.21	-0.8	6.01	1.07	NM	NASDAQ
CVB Financial Corp	CVBF	9.97	10.60	-5.9	13.00	8.40	13.7	NASDAQ
Emrise Corp	ERI	0.69	0.74	-6.8	1.23	0.42	NM	NYSE
Fleetwood Enterprises Inc (L)	FLE	3.78	4.16	-9.1	11.41	3.35	NM	NYSE
Hansen Natural Corp	HANS	34.18	31.24	9.4	68.40	27.90	21.5	NASDAQ
HOT Topic Inc	HOTT	6.21	5.25	18.3	11.45	3.90	17.3	NASDAQ
K-Fed Bancorp	KFED	10.99	11.38	-3.4	16.80	7.61	32.3	NASDAQ
Modtech Holdings Inc (L)	MODT	0.14	0.22	-36.8	2.98	0.10	NM	NASDAQ
National RV Holdings Inc	NRVH	0.06	0.06	-8.3	1.91	0.03	NM	AMEX
Outdoor Channel Holdings Inc	OUTD	7.83	7.91	-1.0	11.93	5.30	NM	NASDAQ
PFF Bancorp Inc (L)	PFB	1.22	1.23	-0.8	29.31	1.06	NM	NYSE
Physicians Formula Holdings Inc	FACE	9.91	10.02	-1.1	16.57	7.71	14.8	NASDAQ
Provident Financial Holdings Inc (L)	PROV	10.84	12.93	-16.2	25.17	10.74	13.4	NASDAQ
Temecula Valley Bancorp Inc (L)	TMCV	4.52	6.12	-26.1	19.04	4.37	3.9	NASDAQ
Vineyard National Bancorp	VNBC	5.34	3.03	76.2	24.87	2.50	NM	NASDAQ
Watson Pharmaceuticals Inc	WPI	26.70	28.56	-6.5	33.91	23.90	17.0	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

## Duff &amp; Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

## Five Most Active Stocks

Hansen Natural Corp	55,542,730
CVB Financial Corp	21,915,767
Watson Pharmaceuticals Inc	12,647,951
HOT Topic Inc	9,477,873
PFF Bancorp Inc	6,889,576

D&P/IEBJ Total Volume Month 123,395,857

Monthly Summary  
6/23/08

Advances	4
Declines	14
Unchanged	0
New Highs	0
New Lows	6

MANNERINO  
LAW OFFICES

"Laws were made to be broken"  
Christopher North, May, 1830

"Had laws not been, we never had been blam'd; for  
not to know we sinn'd is innocence"

Sir William Davenant  
1606-1668

10681 Foothill Blvd, Suite 280 Rancho Cucamonga, CA 91730  
tel. (909) 980-0630 fax. (909) 948-8674



# SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside & San Bernardino Counties)

continued on page 25

Company Name Address City, State, Zip	SBA Loans Funded-10/05-9/06 (\$ Amount)*	Number of SBA Loans Funded 10/05- 9/06	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1. <b>Bank of America</b> Community Development Bank 27489 Ynez Rd. Temecula, CA 92591	7,141,600	237	Yes Yes No	No No Yes	184 2,000+	<b>Brenda Payne</b> Bank Manager (951) 676-4116/676-6329
2. <b>Banco Popular</b> 888 Disneyland Drive Anaheim, CA 92802	8,972,300	187	Yes Yes No			<b>Gloria Miller</b> VP Western Regional Sales Manager (714) 864-5053/864-5103
3. <b>CDC Sm. Bus. Finance Corp.</b> 1650 Iowa Ave., Ste. 150 Riverside, CA 92507	84,805,000	149	Yes Yes No	No No Yes	1 8	<b>Phil Mulder</b> Executive Vice President (951) 905-5700/905-5717 mowen@cdclloans.com
4. <b>Wells Fargo Bank SBA Lenders</b> 500 La Terraza Blvd., Ste. 200 Escondido, CA 92025	18,568,000	121	Yes Yes Yes	Yes Yes Yes	4 7	<b>Steven W. Doss</b> VP, Reg. Sales Manager (760) 432-5319 steven.w.doss@wellsfargo.com
5. <b>EDF Resource Capital, Inc.</b> 1050 Iron Point Road Folsom, CA 95630	48,904,000	76	No Yes No	No No No	1 13	<b>Jared Johnson Bus.</b> (916) 962-3669/962-1822 jjohnson@resourcecapital.com
6. <b>Citibank</b> 320 N. Harbor Blvd., Ste. A Fullerton, CA 92832	3,500,000	64	Yes Yes No	No No No	62 397	<b>Rudy Cabadas</b> VP (626) 283-3510/(714) 525-9967 rudy.cabadas@citi.com
7. <b>U.S. Bank</b> 303 W. Katella Ave., Ste. 306 Orange, CA 92867	5,163,900	35	Yes Yes No	Yes Yes Yes	1 24	<b>Keith Hoyt</b> Senior V.P./Regional Manager (800) 870-4043/(714) 771-4619
8. <b>Union Bank of California</b> 188 N. Euclid Ave. Upland, CA 91786	949,000	34	Yes Yes No	No No No	22 250	<b>Janine Warren</b> Vice President (909) 739-7107/739-7115 janine.warren@uboc.com
9. <b>Enterprise Funding Corp.</b> 300 E. State Street, Ste. 230 Redlands, CA 92373	9,211,000	22	No Yes No	No No Yes	1 1	<b>Jeffery C. Sceranka</b> President/CEO (909) 792-3803/792-3813 jeff@efcj04.com
10. <b>CIT, Small Business Lending</b> 7755 Center Ave., Ste. 1100 Huntington Beach, CA 92647	12,160,000	21	Yes Yes No	No No No	1 80	<b>Julie Johnson</b> Regional Acct. Manager (714) 842-2380/375-5761 julie.johnson@cit.com
11. <b>Southland Econ. Dev. Corp.</b> 400 N. Tustin Ave., #375 Santa Ana, CA 92705	16,483,000	20	No Yes No	No No No	0 2	<b>James R. Davis</b> President (714) 647-1143/667-1005 pama@southlandecdc.com
12. <b>Comerica Bank</b> 611 Anton Blvd., 2nd Floor Costa Mesa, CA 92626	13,175,600	20	Yes Yes No	No No No	2 105	<b>Nancy A. Russell</b> Vice President/Regional Sales Manager (714) 424-3826/424-3894 nrussell@comerica.com
13. <b>Wilshire State Bank</b> 3200 Wilshire Blvd., Ste. 510 Los Angeles, CA 90010	10,958,000	20	WND	WND	20 2	<b>Andrew Kim</b> Exec. VP, SBA Dept. Manager (213) 637-9742/637-2767

N/A = Not Applicable WND = Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Nina Damasi. Copyright 2008 by IEBJ.

## Subprime...

continued from pg. 1

really sure what the guy's income is and .. we're not sure what the house is worth. So you can understand



why some of us become a little nervous." Ranieri helped pioneer the bundling of mortgages into marketable securities ("securitization"), so he should know!

### Moral Hazard

The collapse of the subprime mortgage market is the latest in a series of financial bubbles whose existence reflects, at least in part, moral hazard in financial markets. Moral hazard is the outcome of explicit or implicit guarantees to investors. At one time, deposit insurance was a major culprit. Today, monetary policy is fostering moral hazard. Moral hazard occurs when some action or policy alters the behavior of individuals in a counterproductive way. Specifically, a policy intending to mitigate risk causes individuals instead to assume more risk. For example, a poorly designed policy insuring against fire could lead individuals to diminish resources devoted to fire prevention. In that case, the insurance would increase the probability of the insured risk occurring.

Earlier financial crises were the effects of deposit insurance and bank-closure policies that effectively insulated depositors and even other bank creditors from risk in the event of the failure of depository institutions. In an October 2002 speech to economists in New York, then-Fed Governor Ben Bernanke described the savings-and-loan crisis of the 1980s as "a situation... in which institutions can directly or indirectly take speculative positions using funds protected by the deposit insurance safety net—the classic 'heads I win, tails you lose' situation." After an intellectual and political battle of more than a decade, the deposit-insurance loophole was sealed.

To better understand moral hazard, consider the case of a gambler going to a casino. If he bears the losses, his bets will be constrained by that risk. If someone were to guarantee him against loss, but allow him to keep the profits, the gambler would have an incentive to make the riskiest possible bets. He gains all the profits but bears none of the losses. One might designate such a system as "casino capitalism." Current Fed policy has encouraged casino capitalism in the housing market.

Monetary policy can generate moral hazard if it is conducted so as to bail investors out of risky and otherwise ill-advised financial commitments. If investors come to expect that the policy will persist, they will deliberately take on additional risk without demanding commensurately higher returns. In effect, they will lend at the risk-free interest rate on risky projects, or at least at a lower rate than would otherwise be the case. Too much risky lending and investment will take place, and capital will be misallocated.

### Money and Prices

To simplify a complex theoretical issue, an ideal monetary policy is one that facilitates and does not distort economic decision-making by individuals. Market prices play a critical role in that process by signaling to everyone the relative scarcity of goods and urgency of ends.

Austrian economist and Nobel laureate in economics F. A. Hayek characterized the price system as a communications mechanism for transmitting information about economic values. By communicating

that valuable information, the price system helps coordinate economic activities. In its simplest formulation, prices tend to bring about equality between supply and demand in each market.

As with any communication system, it is desirable to filter out "noise," extraneous signals that interfere with communication. Money is indispensable to price formation, but money can generate noise along with information. The ideal monetary policy is one in which there is no noise, only valid price signals. The best possible monetary policy would maximize the signal-to-noise ratio.

Monetary noise comes about when policy changes the value of money. In economics on gold or silver standards, the discovery of new sources of the precious metal can set in motion forces leading to an expansion of the money supply and the depreciation in the value of money. In modern times, money is created by print, or through expansion of bank liabilities. In nearly all developed countries, the rate of that expansion is (or can be) controlled by central banks.

Changes in the value of money create monetary noise because investors and ordinary individuals mistake changes in money prices for changes in relative prices. For instance, during inflation prices will rise just to reflect the increase in money and not necessarily because there has been a shift in preferences.

Current monetary policy is much improved from the record of the late 1960s, 1970s, and early 1980s. That was the era of double-digit inflation and sky-high interest rates. In a December 2002 speech to the Economic Club of New York, then-Fed Chairman Alan Greenspan put monetary policy in historical context.

Some scholars have suggested that money influences not only the prices of consumer goods and wages, but also asset prices. They argue that money can work its mischief without showing up in consumer goods inflation. Widely used price indices, such as the consumer price index (CPI), do not include asset prices. A stable price index of consumer goods would thus not be a good measure of the value of money. Professor Charles Goodhart pointed to the two-decade experience of Japan, in which consumer prices were stable while asset prices fluctuated wildly. He asked rhetorically what the meaning of "inflation" is in such a context.

Goodhart argued that at least one category of assets figures so large in consumer purchases that it cannot be ignored: housing. Rental prices and housing prices do not always move in tandem. Home prices are affected by monetary policy in a number of ways, most notably through interest rates.

If asset prices are not incorporated into measures of inflation, their movements will not be action-forcing events for policymakers. Fed chairmen will wring their hands about "irrational exuberance," but will be powerless to do anything until the effects of asset-price changes are manifested in undesirable changes in current prices and output.

Consider Ben Bernanke's apt characterization of moral hazard in the context of the deposit-insurance crisis: "When this moral hazard is present, credit flows rapidly into inelastically supplied assets, such as real estate. Rapid appreciation is the result, until the inevitable albeit belated regulatory crackdown stops the flow of credit and leads to an asset-price crash."

Bernanke could have been talking about the subprime-mortgage market. That bubble and collapse cannot, however, be balanced on deposit insurance. First, deposit insurance is no longer systematically mispriced and banking supervision has improved. Second, the majority of mortgages are no longer made by insured depository institutions. Yet something generated the moral hazard that enabled shoddy underwriting of subprime mortgages to persist for years.

The Greenspan Doctrine helped create moral hazard in housing finance. The Fed announced that it will take no action against bubbles, but will act aggressively to offset the consequences of their collapse. In effect the central bank is promising at least a partial bailout of bad investments. The logic of the old deposit-insurance system is at work: policymakers should protect investors against losses, no matter their folly. Or, in Greenspan's own words: monetary policy should "mitigate the fallout [of an asset bubble] when it occurs and, hopefully, ease the transition to the next expansion."

In the present context, the "next expansion" could also be rendered as "the next asset bubble." If the Fed promises to "mitigate the fallout" from "irrational exuberance," then it is rational for investors to be exuberant. Investors may be at risk for some loss, as with a deductible on a conventional insurance policy, but losses are still being mitigated.

continued on page 16



## MARKETING

### Six Reasons Why Face-to-Face Trumps Mass Marketing

By Alan Bayham

Turn on the TV or radio, surf the Internet, open your mail (or e-mail) what do you notice? You probably have a high volume of advertisements and marketing campaigns targeting you, begging for your attention and your business. But do you open every sales envelope or listen to every commercial? No. Then, why would you think your customers would be any different?

Spam e-mail, blogging, instant messaging, television, canned phone messages, and other electronic methods of mass marketing have desensitized the American buyer to these tactics of selling. Despite all the surveys and studies into what buyers think, people don't make purchases rationally. They make buying decisions based upon emotion. A product or service is either going to make the buyer "feel" better, or rid him of "pain." Sometimes, buyers aren't even aware of the need that is causing this pain, and this is when face-to-face selling comes into play.

The necessity of "closing the deal" or "making the sale" is equally important to various sales professionals, pharmaceutical manufacturer representatives, bankers and small businesses owners. Regardless of who is doing the selling or what the product and service is, face-to-face selling is more effective than the mass marketing.

Still a nonbeliever? Then, consider the following six things that only face-to-face communication can do:

#### Gain the buyer's attention - Overcome "Marketing Noise"

When you are in front of a prospect or client, you have the enviable position of having his or her complete attention. However, just like TV commercials, you still must get the buyer's attention immediately. Therefore, enthusiasm and energy are just as important as the conviction about the merits of your product or the advantages you have over your competition. Selling face-to-face and gaining the attention of a venture capitalist is much more powerful than being another envelope in a sea of letters.

#### Tailor product benefits to specific needs of the buyer - Sell Shoes to the Shoemaker

Your presentation to potential clients can vary based upon their specific and individual needs. For example, a surgeon may need different results from a particular drug than a primary care physician. And although the drug you're promoting may work in both venues, face-to-face selling allows specific product features to be linked to specific buyer needs. The surgeon may like the fact that your sleeping pill causes "retrograde amnesia" patients to forget the preparation for surgery, but primary care physicians may find this undesirable in their patients. While ads can be customized to specific perceived needs and placed in print media targeted to a specific prospect, these ads may not be received the same by different buyer behavioral types.

#### Tailor a presentation to a specific buyer type

You would not sell a widget

to Donald Trump in the same manner you would to Richard Simmons, as Mr. Simmons would not respond as favorably to direct selling approach as "The Donald." While it is true that everyone is different and unique, it's also true that people tend to fall into four basic behavioral types when it comes to buying a service or product. The success (or failure) of the sales call is dependent upon the sales representative distinguishing the correct behavioral type of the prospect, the sales message and also the appropriate communication style. The product is the same in all sales calls, but in order to close the sale effectively, the approach and the message should be different to each category. Therefore, effective salespeople can tailor their face-to-face presentation styles to their client's specific personality in order to gain their trust and acceptance.

#### Allow the seller to view the non-verbal communications of the buyer - The Original Instant Messaging

It's been said that 75 percent of communication is non-verbal. Selling face-to-face allows you to better gauge how your client is accepting your presentation and if additional probing is necessary. Facial expressions, body posture and vocal tone and pitch, as well as other non-verbal communications, can serve as instant feedback about the effectiveness and relevancy of your presentation. This essential ability is non-existent in mass marketing techniques; it's like paying a basketball game with the scoreboard covered.

#### Provide instant answers to buyer questions

While buyers can always call an 800-number or log on to a FAQ Web page, the time to answer questions is never more opportune than during the presentation. This way, salespeople cannot only overcome objections, but they can also determine if their assumptions about the buyer's needs are correct. Then, the seller can instantaneously adjust the presentation to address the buyer's unique needs.

#### Close the deal instead of waiting for buyer to make the move - Real-Time Selling

Face-to-face selling allows you to control the buying process instead of allowing the prospect to control the process. This allows you to control the speed and direction of the product pitch. Also, the more time that passes after the presentation, the less likely the sale will be made. The best time to make the sale is when the buyer is ready and sitting in front of you - not after the buying impulse has passed.

While mass marketing is an excellent tool to create awareness about your product or service, it cannot compare to face-to-face communication when it comes to making the sale or closing the deal. After all, do your profits depend more upon "circulation," "calls," "exposures," and "hits" or upon "units sold?"

For more information, visit [www.bayhamconsulting.com](http://www.bayhamconsulting.com)

## COMPUTERS/TECHNOLOGY

### The Office Without a Coffemaker

By J. Allen Leinberger

The best office to work in is the Microsoft Office. About a decade ago, everyone was producing "suites." These were collections of programs designed for general business. Although competitors continue to come out there is still only one champion.

All Hail The Office!

The Office, in this case, is Microsoft's Office for Mac 2008. It is the first redo in four years. Its earliest introduction, back in the last century, marked an interesting marriage between the former blood enemies of Mac and Windows, Steve Jobs and Bill Gates, if you will. Some of you may recall a TV movie called "The Pirates of Silicone Valley" which told the story of the personal rivalry which played out as competing operating systems for desktop computing.

Interestingly enough, many Windows people became jealous of their Mac brethren because they felt that certain elements of the program ran better on Apple than the Windows edition. That feeling still exists to some degree today.

Office became a common bond. It allowed that everyone wants a simple business system that we all can communicate with. Its basic elements are Word, which has become the universal word processing program, Excel, which is everyone's spreadsheet of choice and PowerPoint. PowerPoint has become a generic lexicon term for any computer video presentation just as every copier is called a Xerox. The days of overhead projectors and slide shows ended when the beauty of a good PowerPoint presentation turned everything else into dinosaurs.

Still, PowerPoint has not stood still. Mac integration includes connection to Apple's iPhone and iPod photo files. It now also works with the Apple

Remote Control. Improved Presenter Tools have been introduced with this release, which means the new stuff is not available to Windows Office users yet.



The Office includes other, not as popular programs such as Entourage. If you already use Palm desktop or some similar origination program, especially if it loads into your PDA (Blackberry, Trio, Palm, etc.) than Entourage, with its To-Do list, Calendar and even the new My Day feature, seems redundant. Entourage also works as an e-mail generator, giving you the power to add photos and graphics to your daily electronic correspondence. They have also improved the filtering of junk mail and phishing.

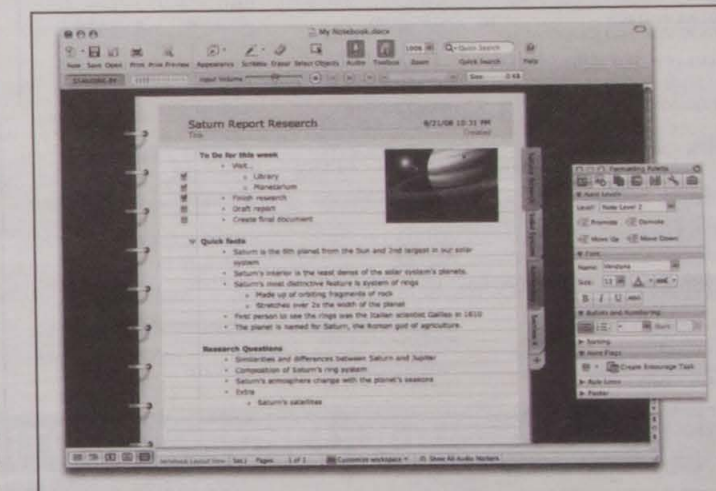
Note here that phishing is the online fraud technique criminals use to get your personal information. You never want to give out your account numbers or passwords. Remember that the interior minister of Nigeria does not want to send you any money. You have not won the FedEx lottery. And the widow from North Korea does not want to marry you to bring her millions into the States. (I have all of these and more in my files.)

Excel, on the other hand, has had some fierce competition over the years. Linda Russell, The (certified) Quick Books

Queen of the Inland Empire has told me that for bookkeeping and accounting, as well as tax prep, there are actually several better programs available. Not just QuickBooks, she tells me, but Quicken as well. Ironically, Microsoft Money does a better job according to Russell. The key elements, she says, have to do with reconciling accounts. If you write a check to pay a credit card, you need a program that shows the complete transaction.

Still the new '08 edition of Excel has added some useful elements for charting, graphics and templating of work. It can now support work of over a mil-

lion rows and 16,000 columns-- powerful stuff! It also has a new function called the Elements Gallery, which follows my first Law of Diminishing Technology. This law states that what used to take five steps in the first version, takes fewer with each new release. One button lets you chose from pie, donut, bar, bubble and other chart forms. It also has formula functions built in. Type "subtract" and it gives you a list of formulas to pick from.



Word is perhaps the least changed of the Office programs. True, it has a new Notebook Layout View, which is great if you take your laptop into a

meeting and take copious notes. There is a Chart Manager, which probably manages charts. I have never figured out Mail Merge, but it has been improved in '08. It has simplified the process to help us novices with a new step-by-step path.

There is also a Citations Program, which helps you on style rules for specific documentation, such as Modern Language Association or Associated Press style.

Messenger is another program in the Office package. It works in conjunction with those whose lives are taken up with "texting." This is made even

easier by Messengers public IM support. Of course, it can also be useful for legitimate team projects and other close group projects. Still, study halls across America have people sharing iTunes selections and test questions even as I write this.

The single most impressive thing about the Office for Mac is that so many other suite programs are being described as just like Office or as good as Office. Like those old BMW ads, you have to ask yourself, if everyone is comparing themselves to Office, shouldn't you just get Office.

This is especially significant

continued on page 39



## Largest Sales and Use Tax Delinquencies in California

Below is a list of the largest delinquent sales and use tax accounts over \$100,000.

The Board of Equalization is required by law\* to post this information every quarter, removing amounts that are being addressed through payment arrangement, bankruptcy, litigation, or appeal.

Each taxpayer is notified 30 days before their information is posted.

Since the inception of this program, 10 taxpayers have come forward to take care of their debts: six through payment agreements and four by making payments in full. Since the publication of this list, one taxpayer

has satisfied the delinquencies in its entirety by paying \$623,442 toward that delinquency.

Taxpayers can request that any full or partial payments be posted on this list.

If your information has been posted in error, or you have questions about the list, please contact the Board at 916-445-5167.

\*This requirement is found in Section 7063 of the Revenue and Taxation Code.

Data Last Updated:  
5/30/2008

Name	Address	1st Lien Date	Balance
ROMEO HAMBARSUM MAMIAN DBA LISA'S BEAUTY SUPPLY	28939 LEXINGTON RD TEMECULA, CA 92591	08/10/2005	\$3,725,677.73
ANDRE MARIO LARTIGAU DBA VALUE AUTO SALES	12857 BISCAYNE AVE VICTORVILLE, CA 92392	05/12/2003	\$2,768,776.84
EMPORIA, INC DBA BEST & FAST CREDIT AUTO	793 E. HOLD AVE. POMONA, CA 91767	01/12/2001	\$2,237,570.40
EDGAR TINJACA DBA BEST & FAST CREDIT AUTO	PO BOX 1503 UPLAND, CA 91785	03/28/2007	\$1,997,704.99
HAMPARTSOUM KOUROUMLIAN	5453 FETLOCK AVE FONTANA, CA 92336	11/05/2002	\$1,975,416.38
GLASSTONE, INC	74780 42ND AVE. PALM DESERT, CA 92260	08/25/2005	\$1,753,957.58
MARK J. MOSCROP	51501 ELDORADO LN. LA QUINTA, CA 92253	01/24/2008	\$1,753,957.58
THE R.A.Q. CORPORATION	10550 BUSINESS DR. FONTANA, CA 92337	03/13/2003	\$1,437,892.86
LINDA LEE ROCK	2323 KERN ST. SAN BERNARDINO, CA 92407	10/04/2007	\$1,191,132.00
NORWEST GROUP OF COMPANIES INC. DBA LINCOLN SHELL	111 N. LINCOLN AVE. CORONA, CA 92882	11/15/2000	\$1,143,034.25
WILLIAM LARY MARAGNO DBA AZ-TEX	17795 FOOTHILL BLVD. FONTANA, CA 92335	04/22/2005	\$1,135,605.40
HASSAN MALAKLOU DBA ROSSMOOR MOTORS	14642 SLOVER AVE. FONTANA, CA 92337	01/20/2000	\$1,070,926.06
DARAN ELISEO FESTA DBA RACE TOWN MOTORS	11971 AUBURN AVE. YUCAIPA, CA 92399	01/23/2004	\$921,297.90
KRV, INC. DBA WILD WEST TRAILER SALES	1414 6TH ST. NORCO, CA 92860	09/09/2005	\$835,946.06
WILD WEST TRAILER SALES, INC.	1240 E. ONTARIO AVE. CORONA, CA 92881	07/29/2003	\$742,661.41
NORTHLAND RENTAL INC.	13644 CENTRAL AVE. CHINO, CA 91710	01/03/2007	\$664,048.65
PHYLLIS L. SILVER DBA SILVER MOTORS	470 N. VILLA CT. PALM SPRINGS, CA 92262	06/30/2006	\$662,455.26
LONG BEACH REBAR INC.	2215 VIA CERRO RIVERSIDE, CA 92509	05/20/2003	\$625,956.27
DANIEL ROBLES DBA ROBLES AUTO CENTER	905 CANNON RD. RIVERSIDE, CA 92508	10/03/2002	\$598,152.71
CUSTOM METAL INC.	8606 BEECH AVE. FONTANA, CA 92335	08/30/2007	\$575,869.29
MARK JOSEPH CHELINI	33175 STATE TEMECULA, CA 92592	01/24/2008	\$508,884.13
ANDREW LEE UERLING	39986 MALACCA WAY MURRIETA, CA 92562	12/31/2007	\$508,884.13
TEMECULA VALLEY RV, LLC DBA JAN WEILERT RV	P.O. BOX 2218 TEMECULA, CA 92590	09/08/2004	\$498,899.39
MONTCLAIR AUTOSALES, INC.	10325 CENTRAL AVE. MONTCLAIR, CA 91763	05/02/2001	\$465,282.80
LENWOOD 15 ENTERPRISES INC.	2596 COMMERCE PKWY BARSTOW, CA 92311	10/11/2000	\$456,527.93
JPS CORPORATION DBA THE MAZDA SUPERSTORE	79-225 HWY. 111 LA QUINTA, CA 92253	04/19/2007	\$438,182.43
LOUIE RUSSEL VEGA DBA CAL MOTORS	3088 OCELOT CIR CORONA, CA 92882	12/20/2002	\$425,042.93
CARLOS OBRIENS INC DBA CARLOS OBRIENS	3667 RIVERSIDE PLZ. RIVERSIDE, CA 92506	10/10/2000	\$416,019.24

## UC Riverside engineering professor receives a \$600,000 grant for finding ways to cool technology devices.

It's the hottest technology – featherweight laptops that feature rapid response, crisp graphics and operate complex computer games; slim cell phones with Web-browsing capabilities, store high resolution photos and keep track of our lives; credit card-sized MP3 players that store thousands of songs and hours of videos.

But as those gadgets get smaller, more portable, and are asked to do more, they are getting hotter – as in overheating. Electronic appliances that once were large enough to be cooled by fans are now in danger of malfunctioning because there is no easy way to remove all the excess heat produces by large

numbers of tiny transistors operating inside them.

"It's a major problem that could limit the ability to make all electronics smaller and at the same time faster and more powerful," said Alexander Balandin, a UCR professor of electrical engineering.

To that end, Balandin recently received a \$600,000 grant to help devise such technology. The three-year project, funded by the Air Force Office of Scientific Research (AFOSR), aims to increase the speed of the next generation of electronic and optoelectronic devices while simultaneously reducing heat dissipation and improving thermal management.

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## What's in a Name? Everything! 5 Rules to Help You Remember

By Joe Takash

At a well-known Ivy League school, a new, prestigious science building was to be built on the north end of campus. The price: \$260 million dollars. Three major construction companies were neck and neck to win the job, make a large profit and add this esteemed institution to their client list. The decision would come down to the sales presentation.

The primary decision-maker for Ivy U, Dr. Alice Dvorak, made an unusual request. She asked all contractors sit through each other's presentations and address the selection committee in front of one another. Securing the business could mean many years of Ivy U projects, so each of them complied. The first two presentations went fine with each contractor discussing the construction logistics and how their "unique" approach to building was better than the rest. Then, the general manager for the third contractor began his presentation.

"Dr. Dvorak, Mr. Avery, President Chambers, Vice President Allen and Madam

Jameson, my name is Robert Small and on behalf of Elliott Construction Company, we are honored to be considered for the Leonard T. Abraham School of Sciences' project."

At that moment, the energy changed. There was a warmth in Robert Small's approach. He smiled, had a friendly, confident tone and looked each committee member in the eyes. But the difference was that Robert Small (who became very tall) addressed everyone, as well as the project itself, by name.

How are you at remembering people's names?

A) Fantastic

B) Not so hot

C) Embarrassingly bad

If you are like most people, you've checked off either B or C. What typically comes next is a litany of excuses like, "I'm good with faces, but not names," or "I just have a block and I'll never be good."

So why is it that you can meet someone, learn his or her name, and four seconds later, smile at them while thinking to yourself, "I have no idea what

your name is?"

Or why is that you'd rather yell out a random nickname like "Hey Big Shooter!" instead of saying "I'm sorry, please tell me your name again" when you forget a person's name?

There are a plethora of reasons why we forget names, but truth is, none of them matter. Your connection with the people whose names you can't recall are far weaker than with those whose names you do remember.

The following are five tips to help you remember names. They are simple in theory, but require practice, commitment and repetition. The results are well worth it for your business and your career.

### Rule #1 Ask people for names.

How many times have you been to the same church, bar or gym, see the same people and never bother to introduce yourself? Think of the personal connections and professional opportunities you could be passing up! When it comes asking

people's names, simply think, "jump in the water it's not that cold." Be an initiator and approach others with courage on the outside, no matter how you feel inside.

### Rule #2 Spell and pronounce names correctly.

These are paired together because they require similar efforts in clarifying, (not assuming), for accuracy. I was once introduced to speak to five hundred people in the following manner: "Ladies and gentlemen, please welcome Mr. Joe Takass" (instead of Takash). This is not a lie. Taking time to assure the correct spelling and pronunciation is something to attend to in fine detail.

### Rule #3 Ask again when you forget.

This may be the best but most underused tool. Chances are, all of us forget names immediately 80 percent of the time. By asking people again and again, you are simply

*continued on page 39*

## 2008 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
<b>August</b> <ul style="list-style-type: none"> <li>Personal/Professional Development</li> <li>Employment/Service Agencies</li> <li>Health &amp; Fitness Centers</li> <li>Caterers</li> </ul>	<ul style="list-style-type: none"> <li>Environmental</li> <li>Expansion &amp; Relocations</li> <li>Women in Commercial Real Estate</li> </ul>	<ul style="list-style-type: none"> <li>Largest Companies</li> <li>Small Package Delivery Services</li> </ul>
<b>September</b> <ul style="list-style-type: none"> <li>Mortgage Banking</li> <li>SBA Lending</li> <li>Independent Living Centers</li> </ul>	<ul style="list-style-type: none"> <li>Health Care &amp; Services</li> <li>Airports</li> <li>Golf Guide to Southern California</li> </ul>	<ul style="list-style-type: none"> <li>Substance Abuse Programs</li> <li>Largest Banks</li> <li>Largest Hotels</li> <li>Golf Courses</li> </ul>
<b>October</b> <ul style="list-style-type: none"> <li>Lawyers/Accountants</li> <li>HMO/PPO Enrollment Guide</li> <li>Economic Development Temecula Valley</li> <li>Financial Institutions (2nd Quarter, '08)</li> </ul>	<ul style="list-style-type: none"> <li>Telecommunications</li> <li>Office Technology/Computers</li> <li>International Trade</li> <li>Holiday Party Planning</li> </ul>	<ul style="list-style-type: none"> <li>Internet Services</li> <li>Long Distance/Interconnect Firms</li> <li>Copiers/Fax/Business Equipment</li> </ul>
<b>November</b> <ul style="list-style-type: none"> <li>Retail Sales</li> <li>Industrial Real Estate</li> <li>Commercial R.E./Office Parks</li> <li>Educational Services Directory</li> </ul>	<ul style="list-style-type: none"> <li>Human Resources Guide</li> <li>Executive Gifts</li> <li>Building and Development</li> <li>New Communities</li> </ul>	<ul style="list-style-type: none"> <li>Commercial R.E. Development Projects</li> <li>Commercial R.E. Brokers</li> <li>Fastest Growing I.E. Companies</li> <li>Mortgage Companies</li> <li>Title Companies</li> </ul>
<b>December</b> <ul style="list-style-type: none"> <li>Financial Institutions (3rd Quarter, '08)</li> <li>Top Ten Southern California Resorts</li> <li>Temporary Placement Agencies</li> </ul>	<ul style="list-style-type: none"> <li>Health Care</li> </ul>	<ul style="list-style-type: none"> <li>2009 "Book of Lists"</li> <li>Fleet Leasing Auto Dealers</li> <li>Business Brokerage Firms</li> </ul>

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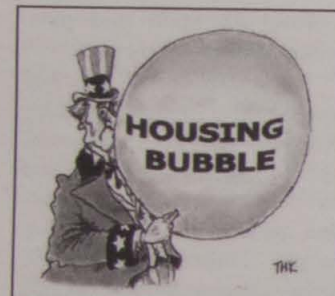
## Subprime...

continued from pg. 11

## Rate Cut in 2000

The Fed cut the Fed Funds rate sharply after the bursting of the stock market bubble in March 2000. In the eyes of many, the Fed cut rates too far and held them down too long, fueling not only a vigorous economic expansion but also the housing bubble. In his December 2002 speech, Greenspan was at pains to deflect any argument that the Fed was inflating a housing bubble. "To be sure," he acknowledged, mortgage debt was high relative to household income [remember the date] by historical norms. But "low interest rates" were keeping the servicing requirements of the mortgage debt manageable (emphasis added). "Moreover, owing to continued large gains in residential real estate values, equity in homes has continued to rise despite very large debt-financed extractions."

How wrong the Fed chairman was! If Greenspan was not worried about interest rates resetting, why should mortgage bankers and homeowners worry? It would have been reasonable to read into the chairmans musings an implicit guarantee of continued low rates. A homeowner is certainly entitled to bet his home on the come if he wants. Should the central bank



encourage such behavior?

## Monetary Policy for a Free Economy

In his 2002 speech to the Economic Club of New York, Greenspan spoke disapprovingly of a policy that permits prices to nearly double in two decades. At current CPI inflation rates, however, prices will double in less than three decades. If inflation were to rise in 3 percent and remain there, prices would double in 24 years. That is not much progress against inflation, and surely we can expect better.

In a vibrant market economy with technological innovation and ever-new profit opportunities, the monetary policy that maintains true price stability in consumer goods requires substantial momentary stimulus.

That stimulus will have a number of real consequences, including asset bubbles. These asset bubbles have real costs and involve misallocations of capital. For example, by the peak of the tech and telecom

## EXECUTIVE NOTES

Christina Riojas joined Lake Elsinore Outlets senior management team as the new marketing director. Riojas most recently comes from The Mall of Victor Valley in Victorville as marketing director where she created and managed the grand unveiling of the center's \$11 million redevelopment project.....The board of directors of the Augustine Band of Cahuilla Indians announced the appointment of Robert "Bobby" Jones to the position of general manager of the Augustine Casino. The Augustine Band of Cahuilla Indians owns and operates the Augustine Casino on the tribal reservation. Jones has over 30 years of casino industry background. Over the past 15 years he has been in executive management positions in the gaming and entertainment industry. He has served as executive director of gaming operations for Fantasy Springs Casino in Indio as well as executive director of casino operations for Trump Indiana, Gary, IN.

boom in March 2000, too much capital had been invested in high-tech companies and too little in "old-economy firms." Too much fiberoptic cable was laid and too few miles of railroad track were laid.

By 2002 the Fed was worried about the possibility of price deflation and introduced a strong anti-deflationary bias. A tilt to stimulus was understandable at the time. A continued bias against deflation at any cost, however, will produce a continued bias upward in price inflation. The inflation rate begins at the positive number. With the bursting of each asset bubble and the fear of deflationary pressure, Fed policy must ease. The Greenspan Doctrine prescribes a stimulative overkill that begins the cycle anew. The Greenspan-era gains against inflation will then prove to be only temporary. His doctrine will be the death of his legacy, a legacy that already includes a housing bubble and its aftermath.

Gerald O'Driscoll (gpo@ix.netcom.com) is a senior fellow at the Cato Institute and was formerly vice president and economic adviser at the Federal Reserve Bank of Dallas.

## The Seven Failures of Business Growth

By Daniel Burrus

If you want to truly stand out in today's marketplace and lead your company to new heights of success, you have to work smarter and not harder. For many leaders and managers, that's easier said than done. Despite their best intentions, they get snarled in the glaring failures that derail business growth and stagnate profits.

In order for you to avoid the most common traps that stifle business growth, you have to be aware of the seven top failures and know the strategies to combat them. The following list will help you turn failure into success and enable your company to exceed growth projections.

## 1. Failure to anticipate.

Most companies react to the changes that are taking place right now. They react to customers, react to the economy, and react to government legislation. Instead of merely reacting, you need to anticipate future changes and plan for them. The fact is that you can anticipate a great deal in your industry. For example, are cell phones of the future going to have a high definition screen with high definition video? Most people think so. In the future, will we have better bandwidth for both wireless and wired Internet connections? You'd be hard-pressed to find someone who says "no." In the future, will we have more storage in our computers? Of course! Apparently you're certain about quite a few future events. Therefore, instead of being a crisis manager and reacting to change, anticipate changes so you can drive growth from the inside out. To do that you have to spend one hour a week not thinking about the crisis of the moment, but rather thinking about the predictable opportunities that are waiting for you. Make a list of all the things you're completely certain about. Then look at your strategies and base them around that

list. Only then can you be more of an opportunity management organization.

## 2. Failure to communicate.

There is a big difference between informing and communicating. Informing is one-way, static and seldom leads to action. Communicating is two-way, dynamic and usually leads to action. Ironically, we have all these fantastic communication age tools, but we're using them in an information age way.

Realize that the information age is not our friend; it's our enemy in disguise. Ask yourself, "In our organization, are we better at informing than communicating?" For most people, the answer is "yes." And if you can't communicate internally with your staff, how can you communicate externally to customers and shareholders? This is not to say that you should stop informing people. However, you do need to tap into the true power of communication. When you focus on maximizing two-way communications, you can create a communication-age organization and cause positive change much faster.

## 3. Failure to collaborate.

The majority of people tend to cooperate, which is very different from collaborating. Even though we often use the word "collaborate," we're really just cooperating, which is a lower level function. Cooperating means "I won't get in your way and you won't get in mine and we'll work together when we have to." Such an approach provides results, but certainly not outstanding results. Collaboration is when we put our heads together and ask ourselves, "How can we create a bigger pie for both of us?" Collaboration is based on abundance. Cooperation is based on scarcity, meaning the pie is only so big and I want my piece bigger than yours. Collaboration is

about working together to create a bigger pie for everyone. That's how you can get competitors to work with you and not against you. Remember that today's technologies allow us to collaborate in new and amazing ways. Make sure you're using them properly.

## 4. Failure to innovate.

When asked when the last time they did something innovative was, most companies have to go back five or 10 years to cite something meaningful. Why? Because the majority of companies innovate once, come up with a great product or service, form a company around it, and then they let it ride. They don't continue to innovate and create new products and services. Instead they spend their activity asking themselves how they can be more efficient...how they can do more with less...how they can use technology better. Those are all good questions. However, you also want to ask yourself how you can use technology and your people to create new products and services that will increase the sales of your old products and services. The more time you devote to innovation, the more profitable and efficient you'll ultimately be.

## 5. Failure to pre-solve problems.

Some people say that a problem is an opportunity in disguise. Nonsense! A problem is a problem. A problem is only an opportunity before you have it. Realize that most of the problems our customers and our company experiences are predictable. In today's world of rapid change, if you ask customers what they want and then give it to them, you're missing the real opportunity. Why? Because your competitors are asking the same question, getting the same answer, and pro-

viding the same solution. Instead, you need to think a level higher and ask yourself and your customers, "What problems are you about to have?" Then you can develop new solutions based on the answers you receive. At that point, you can base your product development on your customer's future problems and deliver the product or service right when the problem is starting to hit.

## 6. Failure to de-commoditize.

Any product or service can be de-commoditized. Unfortunately, many companies tend to come up with something new, and then that's their main product. Other people copy the product. Margins get thin. Sales slow down. And they end up competing on price. The key is to take your product and put a service wrapper around it. Here's an example: In the electricity industry, the utility provider has to ask ratepayers whether they can increase the price. To de-commoditize themselves, one electric company created what they called "digital electricity." They told customers that if you're a company that runs a lot of expensive computerized equipment and you don't want the electricity coming into your office to ever turn off or fluctuate in current or voltage, then you need digital electricity, which will cost more. Many big companies signed up for the more expensive service. In the near future, homeowners will have an interest because they will have multiple computers streaming audio and video in their home. So this electric utility took a product and wrapped a service wrapper around it so they could charge more. Therefore, look at your product or service and think of ways that you can wrap a service around it

## Staff Leasing Companies Serving the I.E.

Ranked by Number of Offices in the Inland Empire

Company Name Address City, State, Zip	Number of Offices: Inland Empire Companywide	2007 Revenue, I.E. Placements, I.E.	Year Established, I.E. Headquarters	Specialities	Top Local Executive Title Phone/Fax E-Mail Address
1. Select Personnel Services 15371 Bonanza Rd Victorville, CA 92392	6 50+	WND	1985 Santa Barbara, CA	Clerical, Light Industrial, Engineering/Tech.	Steve Sorenson CEO (760) 245-1460/898-7111
2. Amvigor Staffing Services 1943 N. Campus Ave., Ste. B-158 Upland, CA 91786	2 2	\$1,000,000 100	1988 Upland, CA	Engineering, Administrative, Clerical, Light Industrial, IT, Scientific & Technical	Vijay Telkikar Director (909) 920-5037/920-5040 amvigor1@yahoo.com
3. Culver Group, Inc. 710 E. Parkridge Ave. Corona, CA 92879	2 5	WND	1995 San Diego	Sales And Management	John Ling Area Manager (951) 808-0000
4. Princeton Corporate Consultants 420 W. Baseline Rd., Ste. C Claremont, CA 91711	1 6	\$2,300,000 N/A	1986 Encino, CA	Medical Device/ Pharmaceutical	Howard Tarlow President (909) 625-3007/621-0315
5. Kimco 17872 Cowan Ave. Irvine, CA 92614	4 25	\$40,000,000 377	1969 Irvine, CA	HR Outsourcing, Risk Management, HR & Compliance, Workers Compensation Benefits	Lisa Pierson President (949) 752-2995/756-5020

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# Certified Public Accountant Firms

Ranked by Number of CPA's in the Inland Empire

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	Company Name Address City/State/Zip	# CPA's in I.E. # Ptnrs in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialties	Top Local Executive Title Telephone/Fax E-Mail Address
1.	<b>Vavrinek, Trine, Day, &amp; Co., LLP</b> 8270 Aspen Street Rancho Cucamonga, CA 91730	100 18 130	1948	4 5 Rancho Cucamonga	Financial Institutions, Government Agencies, Real Estate, Manufacturing, Construction, Non-Profit, Corporate Finance	<b>Ron S. White</b> Managing Partner (909) 483-6233/466-4431 www.vtdcpa.com
2.	<b>Eadie &amp; Payne, LLP</b> 300 E. State St., Ste. 350 Redlands, CA 92373	29 7 40	1919	2 2 Redlands	Construction, Health Care, Manufacturing, Audit, Tax, Business & Personal Planning Estate & Tax Planning, Elder Care	<b>John F. Prentice</b> Managing Partner (909) 793-2406/792-3516 www.eadiepaynellp.com
3.	<b>Vicenti, Lloyd, &amp; Stutzman, LLP, Business Consultants &amp; CPA's</b> 2210 E. Route 66, Ste. # 100 Glendora, CA 91740	28 8 63	1953	1 1 Glendora	Service Firms, Manufacturers, Charter Schools, Colleges & Universities, Other Non-profits, Individuals/Families Accounting, Interim Controller, Pension Plan Audits, Tax Planning, Business Valuation, Fraud Investigations	<b>Carl Pon/Mary Ann Quay</b> Co-Managing Partners (626) 857-7300/857-7302 cpon@vslp.com
4.	<b>Soren McAdam Christenson, LLP</b> 2068 Orange Tree Lane, Ste. 100 Redlands, CA 92374	27 10 57	1977	1 1 Redlands	Healthcare, Manufacturing, Construction, Auditing & Accounting Services, Tax Preparation & Consulting, Business Valuation & Consulting	<b>Roger E. Wadell</b> Managing Partner (909) 798-2222/798-9772 rwadell@smc-cpas.com
5.	<b>Mellon, Johnson, &amp; Reardon, CPAs</b> 3270 Inland Empire Blvd., Ste. 300 Ontario, CA 91764	23 4 37	1957	3 3 Ontario	Construction, Agriculture, Manufacturing, Medical	<b>Steven Spears</b> Managing Partner (909) 985-7286/982-0487 sspears@mjrcpas.com
6.	<b>RSM McGladrey/ McGladrey &amp; Pulro</b> 8880 Lemon St., Ste. 400 Riverside, CA 92501	19 4 48	1926	1 97 Bloomington, MN	Manufacturing and Distribution, Construction/ Real Estate, Financial Institutions, Audit, Business Consulting, State, Local, Federal, and International Tax Consulting	<b>Cathryn Love</b> Managing Director (951) 248-1805/680-1729 www.rsmmcgladrey.com
7.	<b>Ahern, Adcock, Devlin, LLP</b> 2155 Chicago Avenue, Ste. 100 Riverside, CA 92507	18 7 30	2000	1 1 Riverside	Taxes, Audit, Healthcare, Manufacturing	<b>Thomas Athern</b> Managing Partner (951) 683-0672/686-7780 tahern@aadcpas.com
8.	<b>Rogers, Anderson, Malody, &amp; Scott, LLP</b> 290 N. D St., Ste. 300 San Bernardino, CA 92401	13 9 30	1948	1 1 San Bernardino	Audits, Reviews, Compilations, Tax and Consulting for Real Estate, Health Care, Government and Non-Profits	<b>Robert Memory</b> Managing Partner (909) 889-0871/889-5361 www.ramscpa.net
9.	<b>Brabo, Carlsen, &amp; O'Brien, LLP</b> 1111 E. Tahquitz Canyon Way, Ste. 203 Palm Springs, CA 92262	9 4 16	1988	2 2 Palm Springs	Auditing For Hospitality Industry, Country Clubs, Home Owner Associations, Other Non-Profits, Trust & Estate Accounting & Planning	<b>Michael J. Brabo</b> Managing Partner (760) 320-0848/322-4626 www.bcc-cpa.com
10.	<b>Kuebler, Prodhomme, &amp; Co., CPAs</b> 43500 Ridge Park Dr., Ste. 104 Temecula, CA 92590	8 2 15	1982	2 2 Temecula	Advanced Tax Planning/ Preparation, Litigation Support/ Business Valuation, Estate Planning	<b>Gregory J. Prudhomme</b> President (951) 676-3013/676-7184 www.kpcoinc.com
11.	<b>Rogers, Clem, &amp; Co.</b> 1067 Park View Dr. Covina, CA 91724	8 3 11	1966	2 2 Covina	Medical Practice Accounting Automotive, Medical, Estate & Financial Planning, Construction, Manufacturing	<b>Dale Duncan</b> Managing Partner (626) 858-5100/332-7012 www.rogersclem.com
12.	<b>Swenson Corporation, CPAs</b> 10606 N. Trademark Parkway, Ste. 203 Rancho Cucamonga, CA 91730	8 4 15	1988	1 1 Rancho Cucamonga	Manufacturing, Distribution, Real Estate & Construction	<b>Joseph Barr</b> President (909) 989-5867/989-1471
13.	<b>Teaman, Ramirez, &amp; Smith, Inc.</b> 4201 Brockton Ave., Ste. 100 Riverside, CA 92501	8 4 29	1936	1 1 Riverside	Income/ Estate Tax Services, Audit & Accounting Services, Fraud Prevention & Investigation Services	<b>Richard Teaman</b> President (951) 274-9500/274-7828 rteaman@trscpas.com
14.	<b>Genske, Mulder, &amp; Co.</b> 9500 Haven Ave., Ste. 200 Rancho Cucamonga, CA 91730	7 6 28	1981	1 1 Costa Mesa	Agriculture, Construction, Manufacturing, Accounting, Income & Estate Tax	<b>Glenn Hoaglane</b> Managing Partner (909) 483-2100/483-2109 www.genskemulder.com
15.	<b>Gyl Decauwer</b> 8577 Haven Ave., Ste. 306 Rancho Cucamonga, CA 91730	7 3 19	1978	1 2 Rancho Cucamonga	Small & Medium Sized Business Growth Wealth Management, Tax Planning, Business Succession Planning, Primary Industries, Construction, Manufacturing, Distribution, Non-Profits, Restaurants, Dairy	<b>Stephen C. Williams</b> Managing Partner (909) 948-9990/948-9633 steve@gyldecauwer.com
16.	<b>Reiss, Jackson, &amp; Co.</b> 164 W. Hospitality Lane, Ste. 6A San Bernardino, CA 92408	6 3 12	1947	1 1 San Bernardino	Tax, Estate Planning, Financial Statements, Business Consulting, Accounting, Full service	<b>Frederick Reiss</b> Managing Partner (909) 890-3533/890-3543 fred@reissjackson.com

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## Moreno Valley Community Hospital Sold

Kaiser Permanente has purchased Moreno Valley Community Hospital for \$53 million.

"The sale of Moreno Valley Community Hospital begins a new chapter in our efforts to lead Valley Health System back

in financial health, said Fred Harder, chief executive officer of Valley Health System. "This was a good decision for Valley Health System, Kaiser Permanente and the communities we both serve—a deal that will benefit everyone."

Kaiser Permanente intends to operate the 101-bed hospital as a community hospital—serving residents of the community. Kaiser Permanente plans to make meaningful investments to improve the facility and advance technology at the hos-

pital. "Now, we can get down to the serious work ahead—to make the transition a smooth one for everyone involved. We have begun plans for building a medical office building near the hospital, and we are planning other longer-term efforts that will serve the people of Moreno Valley," said Vita Willett, executive director for Kaiser Permanente's Riverside service area.

The sale of Moreno Valley Community Hospital to Kaiser Permanente is part of a four-party transaction that also involves Select Healthcare and Valley Health System bondholders.

"We are working closely with the physicians who currently practice at Moreno Valley Community Hospital, and we have already contracted with many of the physicians at the hospital," said Richard Rajaratnam, M.D., FRCS, FACS, medical director for Kaiser Permanente-Southern California Permanente Medical Group (SCPMG) in Riverside County.

Valley Health System, a California Local Health Care District, owns and operates two acute care hospitals and skilled nursing facility. Hemet Valley Medical Center, a 340-bed facility located in Hemet, Menifee Valley Medical Center, an 84-bed facility located in Sun City, and Hemet Valley HealthCare Center, a skilled nursing facility located in Hemet. Hemet Valley Medical Center opened its doors in 1943, and Menifee Valley Medical Center opened in 1989.

Founded in 1945, Kaiser Permanente opened its medical center in Riverside in 1989, and currently provides care for over 272,000 members throughout the county. Over 400 physicians care for its members at 9 medical facilities and at Kaiser Permanente's Riverside Medical Center.

Valley Health System, Fred Harder, Chief Executive Officer, (951) 925-6363

## Give The Gift Of A Smile.

Today, millions of children in developing countries are suffering with cleft lip and palate. Condemned to a lifetime of malnutrition, shame and isolation.

The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide this life changing free cleft surgery which takes as little as 45 minutes and costs as little as \$250. It gives desperate children not just a new smile—but a new life.

100% of your donation goes toward programs — 0% goes toward overhead.

YES, I want to give a child a second chance at life.

☐ \$250 Provides cleft surgery for one child. ☐ \$ 50 Provides medications for one surgery.  
☐ \$125 Covers half the cost of one surgery. ☐ \$\_\_\_ We'll gratefully accept any amount.

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## Certified Public Accountant Firms

continued from page 18

Ranked by Number of CPA's in the Inland Empire

Company Name Address City/State/Zip	# CPA's in I.E. # Ptnrs in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialties	Top Local Executive Title Telephone/Fax E-Mail Address
17. <b>Streit &amp; Peters CPAs, Inc.</b> 1175 Idaho Street Ste. # 202 Redlands, CA 92374	6 2 18	1976	2 2 Redlands	Small Business, Construction, Real Estate, HOA's	<b>Dave M. Streit</b> President (909) 307-2323/307-2003 dstreit@streitandpeters.com
18. <b>Lightfoot, Ralls, &amp; Lightfoot, LLP</b> 675 W. Foothill Blvd. Ste. 300 Claremont, CA 91711	5 2 5	1946	1 1 Claremont	Trusts, Estates, Financial Services, Income Tax	<b>John H. Lightfoot</b> CPA (909) 626-2623/626-2743 johnl@lrlcpa.com
19. <b>Lund &amp; Guttry, LLP</b> 39700 Bob Hope Dr., Ste. 309 Rancho Mirage, CA 92270	5 3 16	1953	1 1 Rancho Mirage	Public Sector, Hospitality, Health Care, Real Estate, Tax Planning, Audits, Litigation Support, Business Consultation, Estates, Trusts	<b>Gary Dack</b> Managing Partner (760) 568-2242/346-8891 www.lundandguttry.com
20. <b>Ross, Landis, &amp; Pauw, LLP, CPAs</b> 3700 Sixth Street Riverside, CA 92501	5 2 12	1940	1 1 Riverside	Audits, Consulting, Accounting and Tax	<b>Alan D. Pauw</b> Partner (951) 683-7500/683-8458 www.rip-cpa.com
21. <b>Crabtree &amp; Associates CPAs, LLP</b> 10020 Indiana Ave. Ste. 211 Riverside, CA 92503	4 7 16	1969	1 1 Riverside	Tax & Estate Planning, Business Consulting, Agriculture Real Estate Development, Manufacturing	<b>Gregory A. Seigler</b> President (951) 352-0255/352-0255 www.crabtreeccpas.com
22. <b>Maryanov, Madsen, Gordon, &amp; Campbell</b> 801 E. Tahquitz Canyon Way, Ste. 200 Palm Springs, CA 92262	4 4 18	1964	1 1 Palm Springs	Professional, Hospitality, Taxation, Fraud, Construction, Business & Financial Planning, Estate Planning, Management Consulting, Business Valuation, Full service CPA firm	<b>David Suss</b> Managing Partner (760) 320-6642/327-6854 susscpa@mmgcpa.com
23. <b>Blecker Burr, CPA</b> 3600 Lime St., Ste. 612 Riverside, CA 92501	2 0 5	1992	1 1 Riverside	Business Consulting & Growth Development, Tax Planning & Preparation, Elder Care Services, Audits of Non-Profits	<b>Debra L. Burr</b> Partner (951) 781-6480/369-0788 richard@bleckerburrpcpas.com
24. <b>Business Management CPAs, Inc.</b> 901 E. Tahquitz Canyon Way, Ste. 202 Palm Springs, CA 92262	2 2 9	1997	1 1 Palm Springs	Tax Return, Bookkeeping, Estate Planning	<b>Tim D'Attila</b> Managing Partner (760) 325-5095/325-6105 www.bdcpas.com
25. <b>Thrall, Lavanty, &amp; Baseel, CPAs</b> 700 N. Mountain Ave. Upland, CA 91786	2 1 4	1948	1 1 Upland	Retail, Construction, Manufacturing, Services and Professional, General Business Accounting and Individual, Business and Estate Tax Preparation and Planning.	<b>John Baseel</b> Manager (909) 946-7760/949-4941 jbaseel@aol.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Nina Demasi. Copyright 2008 by IEBJ.

### The following are some of the...

continued from pg. 34

intersect, for \$1.7 million (\$279/sf). Walter Frome and Bill Livesay of **Voit** represented the seller, West Hollywood-based **Olympic Barrington Partnership**, and the sellers, Ralph and Sharon Dion.....**Palm Canyon Plaza**, a well-maintained, 23,700-sq.-ft. office building in Cathedral City, was acquired for \$2.15 million (\$91/sf). The building, located at 68487 East Palm Canyon Drive, is situated across the street from the new Cathedral City Civic Center, IMAX Theater, Mary Pickford Theater and a host of national retailers including Starbucks, Cold Stone Creamery, and Jack

in the Box. Gary Griggs and Brian Rissman at **Marcus & Millichap** represented the seller, a California-based private investor, and the buyer in the transaction..... And in **Fontana**, an 11.2k-sq.-ft. industrial property at 15050 Hilton Dr. traded hands at a price of \$1.45 mil (\$129/sf). The building was constructed in 2007. Paul Brehme of Marcus & Millichap repped the buyer in the deal.....**The Shoppes at Chino Hills**, a 400,000-sq.-ft., open-air lifestyle center in Chino Hills that recently opened for business recorded 25 recent signings at the new development. Among the newest tenants at **Shoppes at Chino Hills** are Beachworks, Bella's Boutique, LensCrafters, Limited Too, Peet's Coffee & Tea and Vans. In addition, Jacuzzi World Headquarters has signed a six-

year lease for 30,800 sq. ft. of office space at the project. Located at the intersection of Grand Ave. and Peyton Drive, **The Shoppes at Chino Hills** features outdoor shopping along landscaped streets, allowing store adjacent parking. One component of the site will be designed as a pedestrian-only promenade with shaded seating areas and fountains. Designed by internationally known retail architect Altoon + Porter, the regional center is part of a new, 750,000-sq.-ft. master-planned project that will include civic, office, retail, restaurant and residential uses. Situated on 50 acres, the project will create a truly unique downtown experience for the **City of Chino Hills**..... In **Temecula**, a 4,800-sq.-ft. free-standing retail building at 30643 Hwy. 79 South sold for \$1.575 million

(\$328/sf). The buyer, **Venti Jr. Family Trust**, represented itself in the transaction. The seller, **Borchard Temecula LP**, was represented by Reg Kobzi, Pat Scruggs and Phillip Voorhees of **CB Richard Ellis**.

This column provides a review of the latest commercial real estate activity throughout the Inland Empire. It is produced in a joint media effort between the Inland Empire Business Journal and Rentv.com, a leading Internet real estate news site which has been covering the industry in California for nine years. For more commercial real estate information from around California, go to [www.rentv.com](http://www.rentv.com).

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## CLOSE-UP

## A man and his dog

Alan Davis came to Big Bear Lake four years ago. Initially, it was to allow his son, Adrian, now 20, to snowboard every day and allow him to achieve his aspirations of becoming a pro snow boarder. Adrian is still following his dream. Davis, however, was retired and with little to do, purchased a restaurant that was considerably run down but had a good following of more than 16 years---primarily for sandwiches. Not liking the name BLT's, he changed it to Kujo's---naming it after his dog, Kujo, a 95 lb. gentle giant.



After remodeling the restaurant, attention was turned to the menu. He added some gourmet additions to the sandwiches; but more importantly, he introduced the quiche. This

is what put Kujo's on the map so to speak. Later he added dinners, featuring some classic French dishes---coq-au-vin, salmon en croute, etc. The quiche has since become the most popular item, and with more than 30 varieties, there is something to please everyone. Along with the quiche, came salads and the introduction of their own salad dressings. Demand for them to bottle the dressings became such that now he manufactures four dressings, Secret House, Mango Citrus, Cranberry Orange and Papaya Lime in Fullerton. Soon they will start manufacturing the quiche in Brea.

Davis' background is worldly. Originally from the UK, he traveled to Paris when he was young and learned the



Alan Davis

art of sauces and quiche at a very well known Parisian restaurant. He became an assistant in the kitchen, and soon was involved in the daily preparation of sauces and quiche. However, since this was not his chosen career, he returned to his native country, the UK. While he was there he became one of the youngest ever news photographers and traveled worldwide.

In 1967, he left the UK and came to the U.S. and changed his career again. He then became an international negotiator of both manufacturing



Kujo

and distribution licenses for American products. This venture took him all over the world again; in fact, Davis has visited over 70 countries and has traveled more than three million miles.

Davis is now 69---still very active and not slowing down in the least. In fact, the restaurant is now up for sale in order that he can focus on the manufacture and distribution of his salad dressings and quiches nationwide for all to enjoy.

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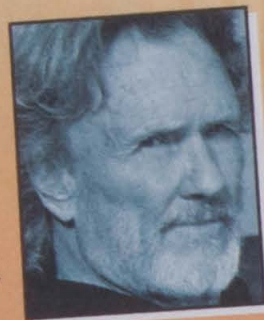
WINERY & GALLERY  
In Temecula



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MOTELS**  
Saturday  
September 13th

HELPING TO SUPPORT  
 California Family  
Life Center

**BENISE:**  
LIVE IN CONCERT  
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August 16th



**KRIS  
KRISTOFFERSON**  
Saturday  
October 25th

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 The  
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**WIENS**  
Family Cellars

In Temecula



**THE  
ENGLISH BEAT**  
Friday  
August 29th

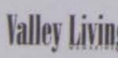
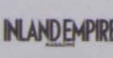
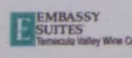
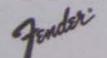
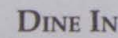
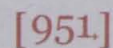
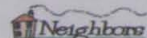


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## SBA Lenders Serving the Inland Empire

continued from page 10

Ranked by loans funded (Riverside & San Bernardino Counties)

continued on page 29

Company Name Address City, State, Zip	SBA Loans Funded-10/05-9/06 (\$ Amount)*	Number of SBA Loans Funded 10/05- 9/06	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
14. Temecula Valley Bank 27710 Jefferson Ave., Ste. A100 Temecula, CA 92590	9,168,300	19	Yes Yes No	No No No	2 18	Christopher Otto VP/SBA Business Dev. (951) 782-9341
15. Desert Community Bank 12530 Hesperia Rd. Victorville, CA 92395	3,975,200	14	Yes Yes No	Yes Yes Yes	11 43	Dominic Inge CEO (760) 243-2140/243-0310
16. Inland Community Bank 3999 Inland Empire Blvd. Ontario, CA 91764	5,298,300	12	Yes Yes No	No No No	3 5	Jim Cooper Vice President/CEO (909) 481-8706/291-7599
17. 1st Centennial Bank 10 Pointe Dr., Ste. 100 Brea, CA 92821	10,500,000	11	Yes Yes No	N/A N/A N/A	3 6	Alden Macabales Sr. VP/SBA Div. Manager (714) 672-0047/672-1215 amacabales@1stcent.com
18. Community Bank 1041 W. Badillo St., Ste. 115 Covina, CA 91722	3,657,800	11	Yes Yes Yes	Yes Yes Yes	5 13	Deborah G. Gallagher Senior V.P./Manager (626) 568-2008/732-1339 dgallagher@cbank.com
19. California Bank & Trust 102 N. Yale Ave. Claremont, CA 91711	1,404,300	10	Yes Yes No	Yes Yes Yes	6 100	Andre Ellis V.P./Manager (909) 624-9091/625-2982 ellisae@calbt.com
20. California Center Bank 1040 S. Mt. Vernon Ave., Ste. A Colton, CA 92324	1,885,000	8	Yes Yes No	Yes No No	1 10	Chris Kong Vice President/Manager (213) 637-9631/427-6080 chrisk@centerbank.com
21. Pacific Western Bank 900 Canterbury Place, Ste. 300 Escondido, CA 92025	2,541,200	7	Yes Yes No	No No No	0 5	Gary Youmans Executive Vice President (760) 432-1350/432-1359
22. Citizens Business Bank 701 N. Haven Ave. Ontario, CA 91764	2,455,300	6	Yes Yes Yes	Yes No Yes	39	Hector Hernandez SBA/Sr. Vice President/Manager (909) 483-7152/476-3268 hhernandez@cbank.com
23. Mission Oaks National Bank 41530 Enterprise Circle South, Ste. 202 Temecula, CA 92590	1,643,000	6	Yes Yes No	No Yes No	2 4	Steve Walden Senior Vice President (951) 719-1235/719-1229 swalden@missionoaksbank.com
24. Hanmi Bank 3327 Wilshire Blvd. Los Angeles, CA 90010	2,442,700	5	Yes Yes No	No Yes No	2 31	Sung Won Sohn President/CEO (213) 427-5761/427-5774
25. BBVA Bancomer USA 24010 Sunnymead Blvd. Moreno Valley, CA 92553	1,634,000	4	Yes Yes No	No No Yes	6 31	Manuel Orozco President/CEO (951) 242-1959/242-3324
26. Wachovia Small Bus. Capital 18300 Von Karman, Ste. 450 Irvine, CA 92612	1,820,200	3	Yes Yes No	No No Yes	1 33	Jerri Klein VP (949) 251-9018/(866) 784-9592 jerri.klein@wachoviasbc.com
27. City National Bank 3484 Central Ave. Riverside, CA 92506	643,300	3	Yes Yes No	Yes Yes No	62	Breck Fleming Senior V.P./Comm. Bank (800) 722-5945/(213) 673-8198 sbaloans@cnb.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Nina Damasi. Copyright 2008 by IEBJ.



# Commercial Printers

Ranked by 2007 Sales Volume

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Name Address City/State/Zip	2007 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
1. <b>Advance Business Graphics</b> 3810 Wabash Dr. Mira Loma, CA 91752	46,500,000	200 1955	Labels, Digital, Commercial Printing Direct Mail, Creative Services, Fulfillment, Warehousing, Distribution	31 Web & Sheet Fed 1-8 Colors, 1-8 Foils & Coating	Document & Print Mgmt., Billing & Mailing Svcs., Design, Typesetting, Full Electronic Pre-Press	<b>Dan Ablett</b> CEO (951) 361-7001/361-7085 info@abgraphics.com
2. <b>UBS Printing Group, Inc.</b> 2577 Research Dr. Corona, CA 92882	36,000,000	100+ 1989	Folding Cartons, Commercial Printing, Books, Manuals	KBA 8 Color (In-Line UV) 40", 29" 6 With Perfectors	Full Service Capabilities, In-Line UV, Stochastic Printing, Bindery, Die Making & Cutting	<b>Gene Hamrick</b> President/Owner (951) 273-7900/278-4921 ghamrick@ubsprint.com
3. <b>Phoenix Marketing Services, Inc.</b> 651 Wharton Dr. Claremont, CA 91711	18,000,000	110 1976	Commercial Printing, Grande Format Digital Personalization, Variable Data, One-2-One Print Marketing	Up to 6 Colors+ Coaters	Creative Services Dept. Conceptual Design Services Print Management, Inventory Control	<b>Dave Bynum</b> President (800) 753-0551/(909) 445-0404 dbynum@phoenixmarketing.net
4. <b>TechColor Graphics, Inc.</b> 3575 Philadelphia St. Chino, CA 91710	8,000,000	70 1990	Commercial Printing	Four half-web presses withinline finish capabilities, Two 8 color presses, One 10 color, One 12 color	Print and finish from your file to your dock, Bill Inserts, Cut Sheets, Booklets, Catalogs, Magazines, Newsletters, Inserts, Flyers	<b>Richard Garavito</b> President and Owner (909) 590-4554/590-5157 rigato@techcolor.com
5. <b>Crown Printers</b> 250 W. Rialto Ave. San Bernardino, CA 92408	7,800,000	54 1970	Marketing & Advertising, Direct Mail, Catalogs, Brochures	40" 6 Color, Plus Coating Litho, Digital Variable Data, CTP 1-6 Colors	Color Printing, Digital Printing, Complete Finishing Fulfillment, Distribution, Mailing	<b>Denny Shorett</b> President (909) 888-7531/885-0371 denny@crowncolor.com
6. <b>Faust Printing, Inc.</b> 8656 Utica Ave., Ste. 100 Rancho Cucamonga, CA 91730	6,552,000	29 1963	Catalogues, Magazine, Marketing Materials	29x41 Six color with coater, 29x41 Five color perfecter,	High resolution printing	<b>Rose Mary Faust</b> CEO (909) 980-1577/989-9716 info@faustprinting.com
7. <b>Robinson Printing &amp; Creative Media</b> 42685 Rio Nedo Street Temecula, CA 92590	5,200,000	30 1924	Product Catalogs, Brochures, Packaging, Calendars, Posters, Mailers, Presentation Folders, Stationery, Programs	(2) 40" Komori Printing (1) 20" Komori Printing (1) 18" Ryobi Printing	Creative Marketing & Graphic Design, Digital Photography and Quality Commercial	<b>Dave Robinson</b> President (951) 296-0300/296-0306 dave@robinsonprinting.com
8. <b>Ace Printing Co.</b> 948 Vella Road Palm Springs, CA 92264	4,300,000	33 1979	Commercial Printing, Digital Asset Management	Offset 5 Color & Aqueduct Coating	In-Line Aqueous Coating, Conventional and Electronic Pre-Press, In-House Bindery	<b>Mark Lawrence</b> Partners (760) 323-2707/969-5501 mlawrence@ace-printing.com
9. <b>Advanced Color Graphics</b> 245 York Place Claremont, CA 91711	4,000,000	18 1992	Commercial Sheet-Fed Printing, Brochures, Catalogs, Manuals, Packaging	640 Heidelberg CD with Coater 240 Heidelberg 102 ZP Perfector Heidelberg QM 46 Quickmaster	High Quality, Quick Turn, In-House Design, Electronic Pre-Press, Full Bindery	<b>Steve Thompson</b> Owner (909) 625-3381/625-2081 sthompson@acgonline.com
10. <b>RB Graphics</b> 3019 Vail Ave. Los Angeles, CA 90040	3,500,000	30 1975	Commercial Sheet-Fed Printing, Annual Reports, Brochures, Catalogs, Manuals, Programs, Newsletters	Sheet Fed Mitsubishi/ Akiyama/Heidelberg 1-6 Plus Aqueous Coater	Conventional & Electronic Pre-Press, In-Line Aqueous Coating, In-House Bindery, Complete Letterpress Serv.	<b>Guy Guisssanie</b> General Manager (323) 264-3404
11. <b>Color Tech Commercial Printing</b> 1601 Chicago Avenue Riverside, CA 92507	2,000,000	13 1984	Mailing Service, Catalogs, Posters, Postcards, Brochures, Newsletters, Sales & Marketing Support Material	Komori's & Ryobi 2.4 & 5 Color	Mailing Services, Printing on Plastic & Agurous Coatings	<b>Greg Baxter</b> President (951) 788-1500/788-2328 estimate@colortechprinting.com
12. <b>Wirz &amp; Co. Printing, Inc.</b> 444 Colton Ave. Colton, CA 92324	1,627,000	18 1986	Commercial Printing	4, 2, and 1, Digital and Traditional	4 Color Brochures, Newsletters, Envelopes	<b>Charles Wirz</b> President (909) 825-6970/825-7169 wirzco@pacbell.net
13. <b>Printing Resources of So. Calif.</b> 893 West 9th St. Upland, CA 91786	1,509,984	N/A 1970	N/A	Heidelberg QM 46-2 Ryobi 3302 One, Two & Three Spot Colors (PMS)	Online Ordering System, Automatic Direct Mail Marketing Campaigns File Trans. Via Website,	<b>Nancy DeDiemar</b> Owner/President (909) 981-5715/981-9396 nancy@printingresources.com
14. <b>Printing &amp; Promotion Plus, Inc.</b> 930 South Mt. Vernon Ave., Ste. 200 Colton, CA 92324	1,500,000	10 1984	Graphic Design, Offset Printing, High Volume Digital Copies, Brochures, Newsletters, Mailing House	Ryobi 2 Color, 4 Color	Graphic Design Mailing	<b>Daniel W. Metzger</b> President (909) 370-0860/824-2396 dmetzger@printproplus.com
15. <b>Copies &amp; Ink</b> 10722 ArrowRoute, Ste. 102 Rancho Cucamonga, CA 91730	1,400,000	8 1966	Printed Marketing, Communications Materials	2-5 Traditional Color, Digital Presses	4 Color Digital Printing, 5 Color Printing & Bindery, Direct Mail	<b>William Alpert</b> President (909) 948-3553/948-3554 files@copiesandink.com
16. <b>Sunwest Printing, Inc.</b> 390 N. H St. San Bernardino, CA 92410	1,300,000	14	WND	WND	WND	<b>Nick Lopez &amp; John Lopez</b> Owners (909) 885-7599/889-7688 sunwestprint.com
17. <b>Performance Marketing</b> 1251 Pomona Rd., #101 Corona, CA 92587	1,222,244	5 1991	Commercial Printing Specialty Printing Promotion Printing	1-4 Colors Full Color Capability	Graphic Design & Creative Services, Promotional Program Management	<b>Natalie A. Young</b> President (951) 273-7390/273-7395 Natalie@performancepromo.com
18. <b>Inland Color Graphics</b> 2054 Tandem Way Norco, CA 92860	1,200,000	6 1986	Full Color Printing	Heidelberg & Nexpress 4	High-end, Short Run, 4 Color Collateral, Variable Data-driven 4 Color, Digital & Conventional Photography	<b>Carl Vitolo</b> President (951) 278-0575/278-2775 info@icgcolor.com
19. <b>Alphagraphics</b> 9016 Archibald Ave. Rancho Cucamonga, CA 91730	1,000,000	9 1985	Design, Copy, Printing	4 Color Zerex DOC240		<b>Tim Main</b> Owner (909) 989-8550/989-0400 us117@alpha-graphics.com
20. <b>A to Z Printing Co., Inc.</b> 4330 Van Buren Blvd. Riverside, CA 92503	1,000,000	10 1921	Books, Mags., Brochures, Catalogs, Flyers, Newsletters, Letterheads, Envelopes, Cards, Pads, Labels	Heidelberg, Harris, Multi 2650 Ryobi 1 - 4 Color	In-House Art Dept., Letterpress, Folding, Bindery, Union Label, Graphic Design	<b>Allison Dale</b> President (951) 689-4411/687-6387 genaral@a-zprinting.com

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# Advertising Agencies In the Inland Empire

Listed Alphabetically

continued on page 29

Agency Address City/Zip	\$ Cptlzd. Bllng (IE) \$ Cptlzd. Bllng (Total) \$ Gross Income (Fiscal Year 2006-2007)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqrts. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
1. <b>Adgraph Designs</b> 9231 Archibald Ave. Rancho Cucamonga, CA 91730	WND WND WND	50 0 50	Superior Trailer Works Vertex Water Products Universal Surveillance Corp.	5/1 5/1	1990 Rancho Cucamonga	<b>Suzanne Grani</b> Art Director (909) 987-7988/484-7818 suzanne@ad-graph.com	<b>Suzanne Grani</b> Art Director (909) 987-7988/484-7818 suzanne@ad-graph.com
2. <b>Americas Creative Design Solution</b> 1131 W. Sixth St., Suite 100 Ontario, CA 91763	WND 1.2 mil.	40 10 50	Ontario Chamber of Commerce, Cogent Systems, Rosen Entertainment	34/1	1984 Ontario	<b>na</b> (909) 984-2727/984-3736	<b>na</b> (909) 984-2727/984-3736
3. <b>Dameron Communication</b> 255 N. D St., Ste. 210 San Bernardino, CA 92401	N/A N/A WND	50 25 25	The Art Institute of California, I.E. CA Home Economics Ed. Foundation La Salle Medical Associates	6 8	1987 San Bernardino Dameron Communication	<b>Carl Dameron</b> (909) 888-0321	<b>Carl Dameron</b> Founder and Creative Director
4. <b>Designet Marketing Graphic Concepts</b> 8926 Benson Ave., Ste. D Montclair, CA 91763	WND	WND	Pioneer Hughes Aircraft Hewlett-Packard	3/1 3/1	1991 Montclair	<b>Ricka Scott</b> Head Designer (909) 981-4611/981-3674 e:dn7@aol.com	<b>Ricka Scott</b> Owner (909) 981-4611/981-3674 e:dn7@aol.com
5. <b>Geographics</b> 4178 Chestnut St. Riverside, CA 92501	1.6 mil.	70 10 20	RCTC Western Center Museum UC Davis Arboretum	7/1 N/A	1983 Riverside	<b>Dawn Hassett</b> Managing Partner (951) 369-1564/369-8837 geographics@earthlink.net	
6. <b>Graphtek</b> (73-241) Hwy. 111, Ste. 2B Palm Desert, CA 92260	1.2 mil.	WND WND WND	City Indian Wells Supplies Guys	12	1992 Palm Desert	<b>Michael Cheley</b> Creative Director (760) 341-4583/341-9285 studio@graphtek.com	<b>Michael Cheley</b> CEO (760) 341-4583/341-9285 studio@graphtek.com
7. <b>Hyatt Advertising, Inc.</b> 1174 Nevada Street, Suite 200 Redlands, CA 92374	1.5 mil.	40 40 20	Arrowhead Credit Union Springboard Consumer Credit California Baptist University	1/1	1977 Redlands	<b>Richard Lee</b> Creative Writer/ Sr. Copy Writer (909) 793-3840 richard@hyattadvertising.com	<b>Adrian Hyatt-Ward</b> President/CEO (909) 793-3840 adrian@hyattadvertising.com
8. <b>J. Brenlin Design</b> 2054 Tandem Way Norco, CA 92860	WND 2.2 mil. WND	90 0 10	Avery Dennison Con Agra/ Lamb Weston Jeffrey Courte	10/1 11/1	1985 Norco	<b>Jane Brenlin</b> Creative Director/President (951) 549-1515/549-1453 brenlinj@jbrenlin.com	<b>Jane Brenlin</b> Creative Director/President (951) 549-1515/549-1453 brenlinj@jbrenlin.com
9. <b>Jones Agency, The</b> 303 N. Indian Canyon Drive Palm Springs, CA 92262	WND 2 Mil.	40 40 20	Palm Springs Aerial Tramway Canyon National Bank Desert Regional Med. Center	10/1	1958 Palm Springs Desert Publications, Inc.	<b>Carol Clark/Phillip Large</b> Creative Director (760) 325-1437/778-0320	<b>Kyle Radke</b> Sr. V.P./General Manager (760) 325-1437/778-0320 kradke@jonesagency.com
10. <b>Kiner Communications</b> 73-101 Hwy. 111, Ste. 4 Palm Desert, CA 92260	WND	30 30 40	Fantasy Springs Resort Casino Palm Desert Nat. Bank City of La Quinta	16/1 16/1	1994 Palm Desert Kiner/Goodsell Advertising Inc.	<b>Steve Johnsen</b> V.P. Creative Director (760) 773-0290/773-1750 stevej@kinercom.com	<b>Scott M. Kiner</b> CEO (760) 773-0290/773-1750 scott@kinercom.com
11. <b>KMdezin</b> 12029 Vintage Dr. Fontana, CA 92337	WND	90 0 10	City of Fontana Marketing Firms Sm-Med size Corporation	2/1 2/1	1993 Fontana	<b>Kris VanderVies</b> Graphic Design (909) 823-5656/823-5655	<b>Marsi VanderVies</b> Project Manager (909) 823-5656/823-5655 studio@kmdezin.com
12. <b>Lyons Media</b> 987 N. Smoketree Ave. Rialto, CA 92376	WND	0 100 0	LA/Ontario International Airport Silk Designs Inland Empire United Way	2/1 +2/1	1998 Rialto	<b>Joe Lyons</b> Warrior/Poet (909) 641-6297/483-1515 mr1take@aol.com	
13. <b>Performance Marketing</b> 1251 Pomona Rd., #101 Corona, CA 92882	WND WND 1.1 Mil.	50 0 50	Web Hansen Bverage Boston Scientific Abbott Vascular	7/1 7/1	1992 Corona	<b>Natalie Young</b> President (951) 273-7390/273-7395 natalie@performancepromo.com	<b>Valerie Rucinski</b> Treasurer (951) 273-7390/273-7395
14. <b>Perry Design &amp; Advertising</b> 9431 Haven Ave., Ste. 208 Rancho Cucamonga, CA 91730	250,300	70 20 10	Torre Vista Town Center Kessler Plan Insurance The Shoppes at Chino Hills	5/5	1997 Rancho Cucamonga	<b>Janine Perry</b> Partner (909) 945-9500/980-6398 janine@perryadvertising.com	<b>Betheny Catron</b> Business Development (909) 945-9500/980-6398 betheny@perryadvertising.com
15. <b>Peter Fischetti Publications</b> 3560 Rawley St. Corona, CA 92882	WND	80 0 20	Corona Chamber of Commerce	2/1	1985 Corona	<b>na</b>	<b>Peter Fischetti</b> Owner (951) 272-1327 fischetti@sbcglobal.net
16. <b>Pirih Productions, Inc.</b> P.O. Box 340 Rimforest, CA 92378	WND	45 Web Creative-25 Other-30	WND	4/1 3/3	1990 Rimforest	<b>Diane Wiltie</b> Creative Director (909) 336-4373/336-4371 diane@pirih.com	<b>Cheryl Pirih</b> President (909) 336-4373/336-4371 cheryl@pirih.com

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## RetailResearch

### SINGLE-TENANT OUTLOOK

Marcus & Millichap

Second Half 2008

The outlook for single-tenant retail properties should improve through the rest of 2008, as the economy is expected to gain some momentum in the second half. During the second quarter, however, the University of Michigan consumer sentiment index reached a 26-year low, as employment losses, record-high energy prices and tighter lending standards are suppressing consumer confidence and spending. Department stores, furniture outlets and apparel retailers are already feeling the effects of more modest spending, and while the government's economic stimulus package may help somewhat, growth in same-store retail sales is expected to remain limited. Better-performing asset classes will be those that sell necessities at bargain prices. Wholesalers discount retailers and drugstores should weather the downturn best. Higher fuel costs are allowing big-box stores with gas stations, such as Wal-Mart, Sam's Club and Costco, to capture market share from traditional gas stations, where prices are typically higher.

The investment outlook for single-tenant properties is expected to be mixed throughout the rest of the year, with buyers becoming increasingly selective. The impact of slower economic growth, tighter underwriting and fewer apartment owners crossing over into single-tenant retail properties is causing a slowdown in sales velocity, trends that are expected to continue during the next few quarters. The uncertain climate is resulting in investors pursuing safe choices, with buyers typically targeting national-credit tenants in primary markets. As such, well-located, necessity-based retail properties such as drugstores and gas stations have continued to change hands while other assets are receiving few offers. Cap rates have edged higher, but the deep discounting that some opportunistic buyers have been hoping for are not expected to materialize this year.

7.0% Cap Rate  
Up 30  
Basis Points  
1Q07-1Q08

6.9% Cap Rate  
Up 20  
Basis Points  
1Q06-1Q07

7.0% Cap Rate  
Up 10  
Basis Points  
1Q07-1Q08

the first quarter of 2008  
from \$236.1 million one year earlier.

6.7% Cap Rate  
Up 10  
Basis Points  
1Q07-1Q08

7.3% Cap Rate  
Up 80  
Basis Points  
1Q07-1Q08

**Quick Service Restaurants:** McDonald's will install coffee bars at all of its U.S. locations over the next two years, a move that is the biggest addition to the company's menu in 30 years.

**Discounters/Big-Box:** Costco reported a 7 percent gain in U.S. same-store sales growth for the four weeks ending on May 4, 2008, compared to the same period a year earlier. The increase in sales was spurred by a 17 percent spike in gasoline prices.

**Casual Dining:** Year-over-year sales at Chipotle rose 37 percent in the first quarter of 2008, due partially to new store openings. The company opened 28 new restaurants during the first quarter and had comparable sales growth of 10.2 percent. Revenue for increased 29.3 percent to \$305.3 million from \$236.1 million one year earlier.

**Drugstores:** Major drugstores such as Walgreens and CVS continue to attract buyers, but they are facing greater competition from discounters. Wal-Mart's \$4 generic prescription drug program has been effective in capturing market share from drug stores.

**Grocery Stores:** Sales velocity for grocery stores has fallen by nearly 20 percent over the last 12 months; however, supermarkets may be one of the few segments to register any strength in sales going forward as consumers change their spending habits and decide to prepare more meals at home.

## Commercial Printers

Ranked by 2007 Sales Volume

Name Address City/State/Zip	2007 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
21. <b>ZAP - Corona Printing</b> 127 Radio Rd. Corona, CA 92879	900,000	8 1972	Marketing Material, Brochures, Mailers, Product Sheets, Forms, Stationery, Business Cards	Ryobi 3302, Ryobi 3304 AB Dick, 1-4 Color In-House	In House Graphic Design, Fully Compatible With Customer Created Files, Mac & PC	<b>Paula A. Montanez</b> President (951) 734-8181/737-1791 paula@zapcolor.com
22. <b>Redlands Blueprint &amp; Commercial Printing Co.</b> 922 B New York St. Redlands, CA 92374	840,000	10 1946	Business Stationery, Brochures, Booklets, Folders, Newsletters, Reprographics, Color Copies, Banners, Labels, Courtroom Displays, Reports	WND	In-House Computer Graphics, Custom Printing, Bindery, Service Is Our Specialty	<b>Daney Bachiu</b> Partner (909) 792-3478/335-1121 redlandsblue@earthlink.net
23. <b>Acree &amp; Tharp Printing</b> 7271 Old Hwy. 215 E. Riverside, CA 92508	800,000	7 1986	Catalogs, Brochures, Books	Man Roland, 204 Hamada, Davidson, 4 Color, 2 Color, Single Color Process	Packet Folders, Brochures, Catalogs	<b>David Tharp</b> Owner (951) 653-4922/653-3408 dtharp@acreeytharp.com
24. <b>So Cal Commercial Printers</b> 4665 Vine St. Riverside, CA 92507	400,000	40 2001	Newspapers, Newsletters, Flexi-Books, Advertising Supplements	Web offset and UV, Goss 8 Units, 22 Units Tensor 4 Color Towers & Two 3 Color Towers, Back to Back 4 Color 16 Page 32 Tab & 64 Book Pages	Rotary Web, Printing, Tabloids, Flexis, Gloss Covers, Bindery, Delivery, Community Newspapers	<b>Pat McEmore</b> Plant Manager (951) 368-5528/787-7149 pmcmore@pc.com
25. <b>Harper's</b> 1956 N. "E" St. San Bernardino, CA 92405	300,000	3 1984	Printing, Copying, Publishing Yearbooks, Binding Services, Young Authors	AB Dick 2-Color	Fax, Typesetting, Self, Full Service Copying, Binding	<b>Elmer Harper</b> Owner (909) 882-1234/882-2772
26. <b>RDS Printing &amp; Graphics</b> 1714 E. Grevillea Court Ontario, CA 91761	WND	12 1990	Full Color Offset, High Speed Digital Color, High Speed Black & White, Wide Format, Variable Printing	DOCU Color 2060 & 6060, Heidelberg 4 color, Hamada 2 Color, Roll Color Offset And Digital	Printing Digital & Offset, Bindery, Laminating Mounting, Variable Printing, Mailing, Direct To Plate	<b>Robert Saiz</b> President (909) 923-8831/923-3266 bob@rdsprinting.com
27. <b>Pomona Print Stop</b> 9077 Arrow Rte., Ste. 120 Rancho Cucamonga, CA 91730	WND	10 1977	Volume Copies, Business Forms, Flyers, Business Cards, Envelopes, Manuals, Catalogs	4 AB Dick Presses, 3 Digital Doc-U-Techs Models 6180, 2 135, 2045 Color	High Volume Copy Usage	<b>Joe &amp; Neal Cantone</b> Owners (909) 593-8993/989-5352

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## SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside & San Bernardino Counties)

Company Name Address City, State, Zip	SBA Loans Funded-10/06-9/07 (\$ Amount)*	Number of SBA Loans Funded 10/06- 9/07	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'L Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
28. <b>Mirae Bank</b> 3255 Rivershore Blvd. Los Angeles, CA 90010	4,000,000	2	Yes Yes No	No No No	0 5	Henry Ha FVP, Manager (213)427-8891/427-8896
29. <b>PFF Bank &amp; Trust</b> 9467 Milliken Ave. Rancho Cucamonga, CA 91730	250,000	2	Yes Yes No	Yes Yes Yes	20 29	<b>Gene Rosecrans</b> Vice President (909) 481-3095/481-3115 gene.rosecrans@pffb.com
30. <b>Rabo Bank</b> 74-199 El Paseo Drive Palm Desert, CA 92260	50,000	1	Yes Yes No	No No No	9 30	<b>Keith Goff</b> Regional Vice President (760) 776-4100/776-4433 jacksonr@vibank.com

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## Advertising Agencies In the Inland Empire

Listed Alphabetically

Agency Address City/Zip	\$ Cptld. Bllng (IE) \$ Cptld. Bllng (Total) \$ Gross Income (Fiscal Year 2006-2007)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqrts. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
17. <b>Publicity Unlimited</b> P.O. Box 724 Rancho Mirage, CA 92270	WND	50 30 20	Contour Dermatology & Cosmetic Surgery Center Patio Place	1 1	1993 La Quinta	<b>Erika Z. Byrd</b> President (760) 776-9946/776-9956 erika@publicityunlimited.com	<b>Erika Z. Byrd</b> President (760) 776-9946/776-9956 erika@publicityunlimited.com
18. <b>RedFusion Media, Inc.</b> 104 E. State St. Redlands, CA 92373	690,000 850,000 500,000+	10 0 90	San Bernardino County Museum City of Redlands, Longmont Dairy Farm-Colorado	13 15	1999 Redlands	<b>Jon Burgess</b> Internet Manager (909)798-7092 jon@redfusionmedia.com	<b>Ron Burgess</b> President (909)798-7092 ron@redfusionmedia.com
19. <b>Spitfire Studios</b> 112 Harvard Ave., Ste.# 92 Claremont, CA 91711	WND	60 20 20	Vineyard Bank	4/1	1979 Claremont	<b>Melissa Flicker</b> (909) 621-6138/621-6231	<b>Chas Seward</b> Principal (909) 621-6138/621-6231 chas@spitfirestudios.net
20. <b>Wilkin Guge Marketing</b> 3237 East Guasti Rd., Ste. 220 Ontario, CA 91761	WND WND WND	30 40 20	Phoenix Motercars Univ. of La Verne Altura Credit Union	25/1 25/1	1998 Ontario	<b>Andrew Wilkin</b> Managing Partner/Creative Director (909) 390-1239 awilkin@wilkinguge.com	<b>Gail Guge</b> Managing Partner (909) 390-1239 gguge@wilkinguge.com
21. <b>Winter Advertising Agency</b> 31217 Pauba Rd., Ste. 201 Temecula, CA 92592	WND	100 0 0	Mission Inn Hotel & Spa City of Ontario County of S.B.	3/1 3/1	1995 Temecula	<b>Mary Winter</b> Owner/Designer (951) 693-4800/693-4803 mary@winteradagency.com	<b>Mary Winter</b> Owner/Designer (951) 693-4800/693-4803 mary@winteradagency.com

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## SALES

## Become a Sales Superstar - 10 Critical Areas to Master

By Voss Graham

Becoming a sales superstar is ALL about the choices you make as a salesperson. There is good and bad news to this statement. First the bad, what got you here today will not necessarily make you a sales superstar tomorrow. Now for the good news, you can be a sales superstar if you start making choices today—like a sales superstar.

Sales superstars don't just suddenly show up or arrive out of nowhere. They design their paths to superdom using hard work and thinking about their choices ALL THE TIME! They develop a winner's edge on the mental side and learn the skills to insure winning. So, how do they do this? By working on 10 critical areas that create sales success in today's highly competitive world. To become a sales superstar, you must decide to improve your skills in these 10 critical areas:

**1. Learning** - Sales superstars have one thing in common—they are always learning. Their learning can take several avenues. One, they learn about their customers, in depth, so they can understand the current and future situations they will face. They are also readers. Remember this—leaders are readers! They read about selling, business trends, leadership issues, economic trends and industry trends. They are the first to sign up for extending training and development sessions. They know that they need to sharpen their skills everyday—if they want to keep winning in the game of selling.

**2. Business Acumen** - In the modern world of selling, salespeople MUST be able to speak in terms that are important to customers and especially the "C" level customers. These terms are the world of Business Acumen—revenue growth, cost of goods sold, gross margin, related costs, turnover ratios,

velocity and net income. If you are just talking about features and benefits—you are in the world of commodity selling and price alone rules.

**3. Preparedness** - Like the Boy Scout motto, Be Prepared, top salespeople know that customer research is done before meeting with customers. You validate what you have learned while in the presence of customers—which shows the customer that you are different and will not waste their valuable time. Using Web search engines to find information about your customers, their customers, financial data and trends—allow you to be more knowledgeable than your competition.

**4. Industry Knowledge** - This should be a no-brainer, however, you will still find sales people with little industry understanding. To be a sales superstar, knowing the industry is a requirement. It assists you in understanding trends, cycles, what is old or new, best practices, and who are their customers. Industry knowledge allows for knowing the little secrets of success and most importantly the ability to anticipate trends within the industry—allowing you to guide the customer to better decisions about their business.

**5. Questioning Skills** - Here is the big one. Most sales people talk too much. Yes, they talk too much and actually bore the customer. Why? Because the customer will have opinions about things and they will Believe Their Thoughts over Yours! This is a form of bias, yet, the best sales people have learned this fact. They use questions to uncover these biases, use different questions to guide or educate the customer, and even different types of questions to learn what specific benefit or advantage certain solutions would provide

for that specific customer. The key is using questions to become customer centric rather than boasting about what you think you know. This is a required skill in modern selling, this is the land of the sales superstar and they have learned the importance of this skill.

**6. Listening** - Closely related to the questioning skills is the ability to actively listen to the customer. By focusing on exactly what the customer is saying, opens the door to understanding what is going on in the customer's world. The sales superstars have taken listening to a higher level. They listen for things that are not clearly defined by the customer, what should have been said—but was not. They hear general statements and respond with a clarifying question for specifics and clear understanding of the situation. Another interesting effect comes from listening to the customer—they like you more!

**7. Think like an Owner** - This means connecting all the dots. How does your team finish the sale with the customer? Does the customer feel satisfied after the sale or does doubt and frustration rule? Coordinating other functional areas to satisfy the customer is another critical issue that most sales people overlook—yet it is the one that influences the next sale to that customer the most. Take time to think about customer satisfaction and what it takes to insure success with each customer.

**8. Creative Problem Solving** - The key here is "creative." This is not by-the-book or policy type of problem solving. It is about looking at the customer's situation and thinking about different ways to solve the problem they have. Then choosing the one idea that will create the most effective solution for both the customer and

your company. Hint: Your biggest opportunity customers will test you concerning problem solving—before they buy—just to see if you are looking after their best interests. This is a guaranteed test.

**9. Practice, Practice, Practice** - The sales superstars do not practice a new or improved technique on a critical customer. They work on the skills using role-plays, application exercises and even video a customer stimulation. Using video in the practice sessions is the fastest method to gain immediate improvement in selling skills—yet it is the least used due to egos and fear of failure. Focus on becoming a superstar.

**10. Self Confidence** - The final critical factor is both a means and an end to succeeding in the other nine factors. Confidence is the key to having the winner's edge. Most importantly, customers want to work with confident people to get the results and outcomes they need. If you do the first nine, confidence will come. Or use self confidence in demonstrating the discipline needed to make the choices that lead to success and sales superstar status.

The world of sales is changing rapidly. As a sales person, you need to decide if you want to stay in sales for the long term or do something else? Strong words, yet, truthful words based upon the change that has already started in several industries. Commodity selling will be ruled by the Internet and price decisions rather than best value solutions. Make a decision today to become a sales superstar and master the 10 critical factors of success.

For more information, please e-mail [voss@inneractiveconsulting.com](mailto:voss@inneractiveconsulting.com).

## Coachella V...

continued from pg. 5

focused auto safety initiative. The Ford Volunteer Corps, established in 2005, continues Ford's legacy of caring worldwide. Through the Volunteer Corps, salaried employees, union members, retirees and their families participate in a wide range of volunteer projects in their communities. For more information on programs made possible by Ford Motor Company Fund and Community Services, visit [www.ford.com](http://www.ford.com).

The Ford Partnership for Advanced Studies (Ford PAS) program, created in collaboration with the Education Development Center (EDC), provides high school students with high-quality interdisciplinary learning experiences that challenge them academically and develop their problem-

solving, critical thinking and communication skills. By building strong local partnerships with business and higher education, Ford PAS encourages and prepares students for success. [www.fordpas.org](http://www.fordpas.org) <<http://www.fordpas.org/>>

Education Development Center, Inc. (EDC) is an international, nonprofit organization that conducts and applies research to advance learning and promote health. EDC currently manages 335 projects in 50 countries.

The Coachella Valley Economic Partnership (CVEP) was established in 1994 as an action oriented, non-profit corporation dedicated to expanding and diversifying the economy of the Coachella Valley while maintaining the region's quality of life. In 2005, CVEP partnered with the James Irvine Foundation to launch the Career Pathways Initiative.



909 / 987-1928

950 Ontario Mills Drive, Ontario  
Mon / Thur 11:30 a.m. - 9:30 p.m.

Fri 11:30 a.m. - 10:30 p.m. • Sat 4:30 p.m. - 10:30 p.m.  
Sun 4:00 p.m. - 9:30 p.m. • Reservations Recommended

It's New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Inland Empire's most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

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Company Name Address City, State, Zip	\$ Value Premiums Written I.E. 2007	Number Premiums Written I.E. 2007	# Licensed Agents I.E. # Employees I.E.	Coverage Offered	Headquarters Year Established I.E.	Top Local Executive Title Phone/Fax E-Mail Address
1. <b>Hub International</b> 4371 Latham St., Ste. 101 Riverside, CA 92501	\$338.539 million	WND	76 138	Business Insurance, Personal Insurance, Employee Benefits, Life, Health	Albuquerque, NM 1981	<b>Kirk Christ</b> President (951) 788-8500/788-2536
2. <b>Alliant Insurance Services, Inc.</b> 2131 Elks Dr., Ste 200 San Bernardino, CA 92404	\$173 million	WND	57 66	Business Insurance, Employer Benefits	San Diego 1929	<b>Charles Shanklin</b> Vice President, Sales Director (909) 886-9861/886-2013 cshanklin@allinsurance.com
3. <b>Hamilton Brewart Insurance Agency</b> 1282 W. Arrow Hwy. Upland, CA 91785	\$110 million	1,200	20 80	Commercial Property & Liability, Workers' Compensation, Personal Auto & Homeowner, Group Life & Health	Upland 1976	<b>Derek Brewart</b> President (909) 981-5210/985-3448 derek@hamiltonbrewart.com
4. <b>Orion Risk Management</b> 2280 Wardlow Circle Ste 250 Corona, Ca 92880	\$108 million	WND	22 26	All Ins. Coverages Offered	Corona 2001	<b>Lawrence Brown</b> President (951) 736-9477/(951) 736-9478 www.orionrisk.com
5. <b>Cumbre Insurance Services</b> 3333 Concoors, Ste. 5100 Ontario, CA 91764	\$48 million	1,750	18 13	Hartford, Travelers, Allied	Ontario 1986	<b>Ruben Meding</b> President/CEO (909) 484-2456/484-2491
6. <b>Amorelli, Rosemann, &amp; Assoc. Ins. Svs.</b> 3333 E. Concoors, Bldg. 9-200 Ontario, CA 91764	\$33.5 million	33.5 Million	6 22	Property & Casualty, Workers' Compensation, Commercial Lines, Personal Insurance	Ontario 1987	<b>Anthony Amorelli</b> President (909) 987-7600/987-7656 anthonyamorelli@arainsurance.com
7. <b>Kessler Alair Insurance Services, Inc.</b> 2335 W. Foothill Blvd Ste. 1 Upland, CA 91786	\$23.5 million	19,950	28 6	Packages, Auto, Workers Compensation, Excess Liability, Surety, Benefits & Personal Lines	Upland 1923	<b>Charles B. Kessler</b> President (909) 931-1500/(909) 932-2134 www.kessleralair.com
8. <b>Davis &amp; Graeber Ins. Services, Inc.</b> 470 E. Highland Ave. Redlands, CA 92373	\$20+ million	2,500	41 43	Packages, Auto, Workers Compensation, Excess Liability, Surety, Benefits & Personal Lines, Commercial	Redlands 1924	<b>Peter M. Davis</b> CEO (909) 793-2373/798-6983 pdavis@davisandgraeber.com
9. <b>ISU Insurance Services- ARMAC Agency</b> 17177 Yuma St Victorville, CA 92395	\$20 million	10,000	15 5	Workers' Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance	Victorville 1974	<b>John Armstrong</b> CEO (760) 241-7900/(760) 241-1467 www.isuarmac.com
10. <b>Unickel &amp; Associates Insurance Agency</b> 202 E. Airport Dr., Ste. 110 San Bernardino, CA 92408	\$14 million	WND	4 9	Commercial, Personal, Life, Health, Bonds, All Insurance Coverages Offered	Redlands 1940	<b>Burt Gross</b> President (909) 890-9707/890-9237
11. <b>Raintree Insurance Agency, Inc.</b> 2039 N. "D" St. San Bernardino, CA 92405	\$7.5 million	N/A	17 23	Commercial Insurance, Workers' Comp, Personal Lines, Life, Group Health	San Bernardino 1923	<b>Holly A. Fietsch</b> Owner (909) 881-2654/886-3558
12. <b>Dan Smith Insurance Agency, Inc.</b> 14950 Circle Dr. Victorville, CA 92395	\$5 million	4,500	7 14	Auto, Home, Business, Commercial, Rental, Motorcycle, Boats, Bonds, Life, Medical/Dental, Long-Term Care	Victorville 1917	<b>Margy Smith</b> Owner/CEO (760) 245-5344/241-3567 jack.betterley@dansmithins.com
13. <b>Don Torres Farmers Agency</b> 243 Cajon Street Redlands, CA 92373	\$2.8 million	185	5/6	Full Service, Personal, Commercial, WC. Bond, Mutual Funds	Redlands 1984	<b>Don Torres</b> Manager (909) 793-2290/793-7918 dtorres@farmersagent.com
14. <b>Hann Insurance Agency</b> 57380 29 Palms Hwy. Yucca Valley, CA 92284	\$2.3 million	WND	3 4	Property, Casualty, Life	Yucca Valley 1977	<b>WND</b> Owner (760) 365-9744/365-2669 mail@hanninsurance.com
15. <b>Joseph Insurance Service</b> 3694 Sunnyside Dr. Riverside, CA 92506	\$2,046,000	1400	4 1	Personal Lines	Riverside 1981	<b>Cheryl Joseph</b> Owner (951) 683-0777/682-2788
16. <b>Omega Insurance Services</b> 7028 Indiana Ave. Riverside, CA 92506	\$1.2 million	WND	2 3	Small Commercial & Personal	Riverside 1975	<b>Thomas Cribbs</b> Owner (951) 684-6434/684-3012

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Nina DeMassi Copyright 2008 by IEBJ.

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## REAL ESTATE NOTES

### The following are some of the commercial real estate activities in the Inland Empire:

Newport Beach-based **CT Realty** recently completed a \$24 million purchase of a 417,800-sq.-ft. (\$57/sf), 12-building **Riverside** office and industrial park from **Fleetwood Enterprises Inc.**, in what is reportedly one of the largest sale transactions in the Inland Empire so far this year. The property, **Citrus Park**, is located on 43 acres, just south of the 91 Freeway and west of Van Buren Blvd. Two of the buildings are two-story office buildings totaling approximately 78,100 sq. ft. and the other 10 buildings are single-story industrial office/warehouse buildings with an approximate total square footage of 332,700 sq. ft. **Fleetwood**, one of the nation's largest builders of manufactured housing and recreational vehicles, will remain a major tenant in the office buildings, currently used as **Fleetwood's** national headquarters and located at 3125 and 3075 Myers Street. Rick Fuller of **Lee & Associates** represented both CT Realty and Fleetwood Enterprises in the **Citrus Park** transaction. Equity financing was provided by CT California Fund V and Fund VI, with debt financing provided by Pacific Coast Capital Partners..... In **Victorville**, construction has been completed on a new 296,500-sq.-ft. distribution facility at the **Southern California Logistics Centre** (SCLC). The Class A building, known as **Distribution Centre 13A**, is the fourth industrial structure to be completed at SCLC by **Stirling Capital Investments**, the project's master developer. The new facility is cross-docked and features 32-foot clear height with ESFR sprinklers, 112 dock-high loading doors, 147 truck trailer park-

ing spaces and 164 automobile parking spaces along with a 185' full concrete truck yard. It is a "green" building targeted for LEED certification and which includes skylights and energy efficient lighting. The building can be leased to any combination of one to four users. The building is part of Phase I at SCLC, which will total over 6.5 million sq. ft. of facilities. Jay Dick, Darla Longo and Mark Latimer of **CB Richard Ellis** are responsible for marketing the building. Last month, **Stirling Capital Investments** completed construction on **Global Access Business Centre**, two Class A multi-tenant facilities totaling 223,800 sq. ft.....**Hunter Park Business Center**, a 294,100 sq. ft. industrial park in **Riverside**, has been put on the market. The high-image business park, which is located on 1080-1140 Citrus Street, is comprised of four free-standing industrial buildings ranging in size from 31,800 sq. ft. to 150,100 sq. ft. and one building comprised of four industrial condo units ranging in size from 4,100 sq. ft. to 23,700 sq. ft. Construction was completed on the buildings in 2007. The buildings, which are being offered for lease or for sale, are being marketed by Milo Lipson and Ryan Velasquez of **Grubb & Ellis**, on behalf of **Oakmont Industrial Group**.....In **Corona**, **Monkeysports Inc.** signed a seven-year, \$4.2 million lease for a 113,500-sq.-ft. (\$0.44/sf/mo) industrial property at 1550 Magnolia Ave. Greg Sargenti of **Voit Commercial Brokerage** represented the property owner, **Magnolia Trademark Center**. Kevin Thomas of **Lee & Associates** represented the tenant,

**Monkeysports**, a company that deals in team-related sporting goods such as baseball, hockey and lacrosse.....Also in **Corona**, **E&M Investments** paid \$1.8 million for a 10,900-sq.-ft. (\$165/sf) industrial building at 3155 Palisades Drive. The facility will be occupied by **Standard Drywall Inc.**, a commercial drywall contractor that will use the property to expand its existing Corona operation.

**Voit's** Walter Frome and Bill Livesay represented the sellers, Dudley Sewell and Heather Pessoa-Bond, while Michael Hefner and Mike Vernick, also with **Voit**, represented the buyer..... And in a **Corona** office sale, investors acquired a 6,100-sq.-ft. building at 4210 Green River Road, near where the 91 and 71 Freeways

*continued on page 20*

### Community Leaders Celebrate New Ontario Mills Banking Store



Wells Fargo Ontario Mills Store Manager Elizabeth Alt (center with scissors) cuts the ribbon for the opening celebration of the new Wells Fargo banking store on Saturday, June 7, 2008. As part of the grand opening celebration, Wells Fargo hosted a "Stuff the Stagecoach" donation drive whereby items were donated for the Ontario-Montclair YMCA to be used by children from Ontario and Montclair who participate in after-school daycare at three local YMCA-sponsored community sites. Daniel Logue, ambassador for the Ontario Chamber of Commerce (left); Mark W. Smiley, president and CEO, Ontario Chamber of Commerce (second from left); join Margie LaForce, Wells Fargo district manager for the North Inland Empire region (third from left); Alt; Wells Fargo Eastern Gateway Community Bank Regional President Andy Wong (second from right); and

Ontario City Councilmember Sheila Mautz during the ribbon-cutting ceremony.

During the celebration, seven non-profit organizations were provided unsolicited grants by the Wells Fargo Ontario Mills banking store. Organizations receiving the grant money included: Foundation for Kids (\$1,000); Colony High School (\$1,000); Colony Titans End Zone Booster Club (\$1,000); Ontario-Montclair YMCA (\$500); Police Department (\$500); Ontario Professional Firefighters (\$500); and Mercy House (\$500).

*The new banking store is located at 4240 E. Fourth St. in Ontario. The store is open Monday through Friday from 9 a.m. to 6 p.m. and Saturdays from 9 a.m. to 4 p.m. Phone number is (909) 941-5180.*

## RESTAURANT REVIEW

### "Gourmet Finds Big Bear Lake"

By Bill Anthony

#### MADLON'S RESTAURANT

Gone are the days when fine dining in Big Bear meant that the chef skinned a squirrel---sprinkled onto, what remained, some dry rub prior to finishing it well done on the grill---and then topping it off with a port wine reduction. The new chefs, the new cooks and the new owners on the top of the mountain can go toe-to-toe, oven-to-



oven, grill-to-grill with the best of the really good food magicians down in LA, Newport Beach, Vegas or wherever spot and place you name!

I, and a few other foodies, enjoyed the best the mountain had to offer last month over a

three day visit, and it all started with dinner at Madlon's Restaurant---a serious fine dining place with a flair to the French side of cuisine. Chelsie Orr, a Le Cordon Bleu graduate of the Minneapolis/St. Paul campus and her husband, Robert, also a Cordon Bleu graduate of the Pasadena campus are co-owners of Madlon's. They have transformed and dressed up a gingerbread-style cottage into an intimate and elegant dining room.

The wine list is one of the best that this "wine snob" has seen in any of the better fine dining spots around. The markup is low, prices are reasonable, and the selection should please any wine lover who has to have that certain bottle. The food is even better. Rave reviews by all and not one complaint. I will not

bore you with the menu (go and try this "find" yourself)---you will not be disappointed, I guarantee. Appetizers prices range from \$6 to \$9; entrees \$11 to \$28; and dessert \$6 to \$8. Seating is limited so reservations are a must. Rating 10 pigs

being the best---this is a 9.5! Service and value---rated a 10.


*Madlon's is located at 829 West Big Bear Road in Big Bear City and the phone number is (909) 866-2728.*

#### GRIZZLY MANOR CAFE


Said to be the best place for breakfast, be prepared to get a coffee and wait as the lines are long. What are they waiting for,

you ask? They can't get enough of the large pancakes---the pancakes overlap the plates. Jayne and Tracy, owners of Grizzly Manor Cafe, say the moods of the cook can have an effect on your meal---so keep him happy. Tracy also says there is no charge for the entertainment at the Grizzly Manor Cafe (a good thing as they have no entertainment). Customers say it's just fun being there.

*continued on page 37*




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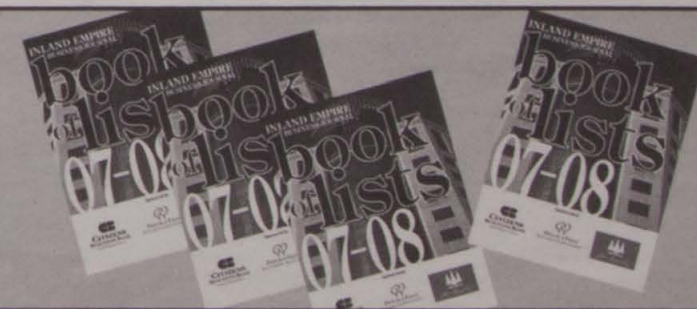
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## Eat, relax, and play close to home at...

continued from pg. 44

Lodge. Set in a forest of pine trees, the house was three stories high, home to nine bedrooms, eight fireplaces, a wine cellar, a billiard room, chauffeur's quarters, and three deluxe stables. Gold Mountain Manor remains the same today, except the chauffeur's quarters and the stables were remodeled for additional bedroom space.

Today there are seven guest rooms individually decorated with antiques and vintage touches. All have private bath, queen size bed with down comforters and fireplaces. A stay at Gold Mountain Manor includes a gourmet breakfast, afternoon hors d'oeuvres and wine on weekends, and fresh baked treats.

Celebrities from the past and through the present have stayed at Gold Mountain Manor. Clark Gable and Carole Lombard enjoyed their honeymoon in one of the rooms. Legend holds that the couple stocked their room full

of firewood and never left their room. Present day celebrity, Molly Sims ("Las Vegas"), was asked in *People* magazine (June 2, 2008), "What's Your Favorite Getaway?" Her answer: "I love going to Big Bear in California and staying in this little cottage called Gold Mountain Manor. You can stay in a bed called the Thunder Bed, made of this tree that came down in a bad storm."

You don't have to be a celebrity, however, to have the same great experience. Rates are affordable and reasonable, ranging from \$129 to \$299 depending on the room and day of the week. Gold Mountain Manor is a full meeting planning facility and has accommodations for up to 19 (single occupancy) in the manor and guest homes. For information, call (800) 509-2604 or visit their Web site at [www.goldmountainmanor.com](http://www.goldmountainmanor.com)

### Now About That Gas Offer!

Now that gas prices continue to sky rocket, vacation planners will seek gas-saving alternatives. This year for the first time Big Bear Lake Resort Association (BBLRA) offers a free \$100 gas card for guests

booking five or more nights at a participating lodge, or a free \$50 gas card for guests booking a three or four nights stay at a participating lodge.

BBLRA will also offer its standard complimentary \$25 gas card for guests staying one or two nights at a participating lodge. The free gas offer for \$25, \$50 and \$100 gas cards began April 20 and ends Nov. 23, 2008 (non-holiday). Minimum night stays vary per lodge and other restrictions apply. The free gas card promotion must be mentioned at the time of booking. A \$25, \$50 and \$100 Arco Gas Card, redeemable at participating Arco gas stations, will be given to the guest at check-in. Limit one gas card per reservation. The offer may not be used in combination with any other offer. To get details on the "Tank Away" gas card special, log onto [www.bigbear.com](http://www.bigbear.com) or call 1-800-424-4232.

### Calendar Event Schedule

The following are some upcoming events happening in Big Bear:

- August 23-24 Antique Wood Boat Show at B's Backyard Barbeque

- August 23-24 Native American Arts Festival at the Moonridge Animal Park

- Sept. 11-14 The Big Bear Lake International Film Festival

- Sept. 13-14, 20-21, 27-28 Oktoberfest at the Convention Center

- Sept. 18-21 Big Bear Cowboy Gathering at the PAC

- Oct. 4-5, 11-12-18-19-25-26 Oktoberfest at the Convention Center

For additional events at Big Bear Lake, visit the Event Resource Office at [www.eventsinbigbear.com](http://www.eventsinbigbear.com) or call (909) 866-2638. For general information, contact the Big Bear Lake Resort Association at [www.bigbear.com](http://www.bigbear.com)

For a final note, Big Bear Lake is renowned for being a destination for its gourmet food and home-style cooking. See this month's restaurant review for just a taste of what Big Bear has to offer in dining.

Enjoy Big Bear Lake---whether it be in winter or summer, you will not be disappointed---it's worth the drive in itself.

## RESTAURANT REVIEW

Great breakfast food at this unique joint. No reservations necessary. Rating of pigs: Breakfast: 10 pigs; value: 9



pigs; and attitude: 10 pigs. Grizzly Manor Cafe is located at 41268 Big Bear Blvd. in Big Bear City. The phone number is (909) 866-6226.

### KUJO'S RESTAURANT

What is a Kujo? It's a dog! Yep.....and Kujo is owned by Alan Davis (probably the most interesting person in Big Bear City) and Kujo. He has traveled the whole world and is now settled in at Big Bear City much to the delight of his customers and friends. Please note that this place is opened from 8:30 a.m. until 4:30 p.m.---so breakfast and lunch only. Hot sandwiches (\$8.95 to \$9.75) includes a

side dish; salads (\$8.95 to \$11.95); and burgers (\$8.25 to \$9.95). The draw and magnet of Kujo's is the quiche---the special of the house. Kujo's offers 30 varieties and all served with a salad for a price of \$9.65. To be sure they have your favorite quiche, call 24 hours ahead and it will be waiting for you. All are \$9.65 for a 9-inch pie (and can feed six as a side dish). Selections include Lorraine, ham and bacon, apple pear, smoked salmon dill, European, broccoli, Ortega chili, salmon artichoke---something for everyone. Guaranteed you will love this place. (No beer or wine served.)

Rating for lunch only: 9 pigs; service: 9 pigs; value: 9.5 pigs. Friendly and comfortable rating: 10 pigs.



Kujo's Restaurant is located at 41799 Big Bear Blvd. in Big

Bear City. The phone number is (909) 866-6659. No reservations necessary.

Editor's Note: See our review of Big Bear on page 44 "Executive Time Out."

## OAXACA COMES TO SANTA ANNA

Casa Oaxaca restaurant, named after a southern state of Mexico, comes to Santa Ana and is definitely not an El Torito (or do you want red or green sauce) type of place.

As you may know, this state in Mexico has its own distinct style of cooking---like comparing Northern Italy to Southern Italian cooking. Just a few differences include agave mescal vs. tequila; sweet, fruity moles and some spicy, but not hot, moles vs. the common red and green sauces served in other Mexican restaurants. In fact, Casa Oaxaca always serves five choices of moles for sharing out of over 20 that they make.

The following are some very authentic dishes---some with the ingredients being shipped directly from Oaxaca (shipped twice a week):

Breakfast: Salsa de Chorizo (Oaxacan sausage (pork) covered with spicy tomato sauce and served with beans. \$6.99. Huevos con Nopales (scrambled eggs with ham and served with beans). \$6.00

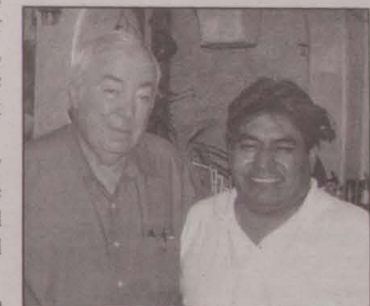
Appetizers: Memelas (thick hand made tortilla smeared with special pork fat, blended beans and fresh cheese with choice of

meat \$6.00 Chapulin con Guacamole/Grasshopper served with chips \$5.00

Dinner: Empanada de Huitlacoche (folded hand made corn tortilla stuffed with string cheese and mushrooms) (\$6.99)

Desserts: Ice cream of burned milk, fruit cactus and nuts \$3.00 Nicuatole (traditional Oaxacan gelatin made of corn, cinnamon and milk) \$3.00

As you can see from the above items, this is not your



Restaurant reviewer Bill Anthony with the owner of Casa Oaxaca restaurant Rogelio Martinez

everyday Mexican restaurant. The place is very small and intimate. Every Friday and Saturday night there is live Mexican music (not mariachi). The waitresses even wear authentic native Oaxacan dresses which adds to the flavor of Casa Oaxaca.

Casa Oaxaca is located at 3317 West 1st Street in Santa Ana (between Harbor and Fairview Streets). Call if you need a reservation at (714) 554-0905.



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## MANAGER'S BOOKSHELF

## "The Age Curve: How to Profit From the Coming Demographic Storm,"

by **Kenneth W. Gronbach;**  
**Amacom, New York, New York;**  
**2008; 268 pages; \$24.95.**

During the late 1960s marketing gurus often said that the Baby Boomers would advance through demographic statistics like a pig through a python. They meant by this that those born between 1945 and 1964 would create a huge bulge in the population affecting every market and market segment. Sure enough, the Boomers who adopted the slogan of "never trust anyone over 30" during their early years, are now saying "never trust anyone under 30." The reason for this new mistrust has become clear.

The author first takes us for a quick look backward at what has taken place. The generation of Americans born between 1905 and 1924 (called the "GI Generation" because it fought World War II) was reasonably large. It gave us the "Silent Generation," (born between 1924 and 1944). Called "Silent" because it was the smallest generational cohort in a hundred years, the folks who were kids during the Second World War and their parents got busy and begat the Boomers, short for the people born during the "Baby Boom" between 1945 and 1964, until that time the largest population cohort born in the U.S. The combination of the Silents and the Boomers produced "Generation X," born between 1965 and 1984. Despite the size of the Boomer cohort, the Gen-Xers are 10 percent or so fewer as a population group than their parents.

Author Kenneth Gronbach offers one more generational listing before he ends his near-biblical social census of 20th Century America. That cohort is

"Generation Y," which includes everyone born between 1985 and 2010.

Generation Y is noteworthy for one major reason: it is actually larger than the huge Boomer generation. Gen-Y the cohort that politicians have in mind when they mention a possible failure in 40 years of Social Security, Medicare, and other government-administered programs for the public well-being.

More to the point, it's also the reason why the Boomers aren't trusting anyone under 30. Not because our kids and grand-kids are some kind of collective bad seed. In fact some of the changes will be improvements, others will fly in the face current political correctness, and still more will make the Boomers and Gen-Xers downright uncomfortable. Gronbach puts it this way:

"Because of their massive numbers and the small infrastructure left behind by the Xers, this generation will need to create its own world and compete for everything just as the Boomers did. Its members will of necessity become entrepreneurs and start a sea of small businesses to meet their own needs—just as the Boomers did. They are already redefining the automobile (small, powerful Asian-car hot rods). As a home-grown labor force of epic size, they will stop immigration cold and even restore manufacturing.

It was the paltry Generation X that drove manufacturing offshore. Generation Y will bring it back. Generation Y is already filling the nation's technical schools with its best and bright-

est."

Author Gronbach is a demographer and recognized generational marketing specialist, not an ethicist or politician. Even so, he has missed an opportunity to draw some ethical conclusions that might have definite impact on business. For example, if Gen-Yers will restore manufacturing, what will the impact be on the development of power sources, forms of transportation, and emphasis on training and education? Will

the "Rust Belt" of the north-central and northeastern states be revived? What are the implications for small business? What types of small business?

Although Gronbach often makes a convincing case for his generational approach to marketing where things will be, not where they were, there are several annoying, though really unimportant errors scattered throughout the book. The prob-

*continued on page 39*

## Bestselling Business Books

Here are the current top 10 bestselling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **"The Post-American World"** by Fareed Zakaria (W.W. Norton & Co \$25.95) (2)\*  
Why the 21st Century will not be "the American Century."
2. **"Winners Never Cheat: Everyday Values We Learned As Children (But May Have Forgotten),"** by Jon M. Huntsman (Wharton School Publishing...\$19.95)(1)  
Why playing by the rules is still the only way to win.
3. **"The Logic of Life: The Rational Economics of An Irrational World,"** by Tim Harford (Random House...\$19.95) (3)  
Why economics always appears logical when nothing else does.
4. **"21 Distinctions of Wealth: How to Create Unlimited Abundance in Your Life,"** by Peggy McColl (John Wiley & Sons...\$15.95) (8)  
How to become wealthy and stay that way.
5. **"Debt Cures 'They' Don't Want You to Know About,"** by Kevin Trudeau (Equity Press...\$25.95) (7)  
What banks and credit card companies prefer you not to know.
6. **"Launching a Leadership Revolution: Mastering the Five Levels of Influence,"** by Chris Brady and Orrin Woodward (Business Plus...\$23.99) (4)  
Detailed view of how to develop leadership skills.
7. **"The Dip: A Little Book That Teaches You When to Quit (and When to Stick)"** by Seth Godin and Hugh Macleod [Illustrator] (Penguin Group – USA...\$12.95) (5)  
Why winners often quit while losers stick.
8. **"When Markets Collide: Investment Strategies for the Age of Global Economic Change,"** by Mohamed El-Erian (McGraw Hill...\$27.95)\*\*  
New investment strategies as seen by the global investment guru.
9. **"Women and Money: Owning the Power to Control Your Destiny,"** by Suze Orman (Random House...\$24.95) (6)  
Guru of women's financial empowerment tells how it's done.
10. **"Freakonomics: A rogue Economist Explores the Hidden**

*continued on page 39*

## The Seven Failures...

*continued from pg. 17*

to add value. But don't stop there. Keep adding value to it every year so you never become a commodity again.

### 7. Failure to differentiate.

Too many companies become just like everyone else. They don't continue to stand out. Even though they do strategic planning, it's usually just financial planning in disguise. True strategic planning needs to be more than numbers-based; it needs to focus on how you can differentiate from your competition instead of being and doing more of the same. So how do you differentiate? Simple...you stop doing all the failures of business growth just discussed. You start anticipating, communicating, collaborating, innovating, pre-solving problems, and de-commoditizing. Realize that you can infinitely differentiate your company if you're only bold enough to try. Have the courage to do the things your competition isn't doing.

### Jumpstart Your Company's Success

Business growth doesn't have to be a mysterious thing. When you know the failures to avoid and the strategies to combat them, you'll be well on your way to creating an organization that continues to grow despite outside conditions. So learn from these failures and rethink the way you do business. It'll pay off for years to come.

For more information, please visit [www.Burrus.com](http://www.Burrus.com)

## What's in a Name? Everything!

*continued from pg. 15*

informing them that you want to value them and their name is an attachment to that value. If the person gets upset, simply tell

him or her, "I'm very sorry, I just want to respect you by getting your name correctly." It's hard to argue with that.

### Rule #4 Remember!

To lock names into your mental hard drive, use all tools possible. This can include rhymes like "Dan the man" or associations like "Rhonda from Reno." Remembering requires an eclectic effort. Write names down, repeat them out loud, repeat them to yourself. Work hard and you will get in better name shape.

### Rule #5 Use them or lose them.

In writing, on the phone or in person, use people's names. When your name is called as someone who contributed to the success of a great team effort, it feels great. When your daughter's name is on the Dean's List, it looks like a work of art. Knowing names increases your confidence, makes others feel great and is a competitive advantage in business.

In the case of Robert Small's presentation to Ivy U, names have been changed to protect confidentiality. However, I know a construction person who bid on a very similarly priced project with a very similar approach. Now, it is unrealistic that using people's names could win a \$260 million dollar project. Clearly, experience, knowledge and professional pedigrees must apply. However, a week after the presentation, he received a formally written letter that read, "Dear Robert, congratulations! All competitors were very impressive and capable of building this project, but we've selected Elliott Construction because we believe your personal connection and sense of team is what will make this a highly successful partnership."

So, what's in a name? Everything!

For more information, visit [Joe Takash's Web site at www.joetakash.com](http://JoeTakash'sWebSite.com)

## "The Age Curve: How to Profit..."

*continued from pg. 38*

lem is that petty errors undercut credibility and persuasiveness. One example of this is citing the B-52 bomber as a World War II aircraft. For the record it was a product first used by the Silent Generation, not the GI Generation.

"The Age Curve," has one overwhelming reason to read and digest the book: it will make you re-think what you thought was obvious.

-- Henry Holtzman

## Bestselling Business Books...

*continued from pg. 38*

**"Side of Everything,"** by Steven D. Levitt (HarperCollins...\$25.95) (6)  
Why you shouldn't accept the official version of anything.

(2)\* -- Indicates a book's previous position on the list.

\*\* -- Indicates a book's first appearance on the list.

\*\*\* -- Book previously on the list is on the list once again.

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## The Office Without...

*continued from pg. 13*

when you realize that Apple has produced a new package called iWork 08. Its Keynote 08 is a "Cinema-Quality" presentation program designed to compete with PowerPoint. Pages 08 is the new Apple word processing program. Numbers 08 is, of course, the Apple spreadsheet program. Reviews of iWorks have compared it, naturally, to Office. Some have even said that certain points are better.

Myself, I am reminded of the old AppleWorks, which began as ClarisWorks. These were also "suites" with word-processing and spreadsheet and presentation packages. Office dominated then, and thanks to its ability to cross between Mac and Windows it has achieved a communications like that has, if this doesn't sound to pretentious, a true brotherhood of computer communications. If there is a problem at all, it is in communications. For some reason, Office documents that I send over AOL often will not open up on the other end. This may be a conflict with AOL, which has a lot of conflicts these days. It may be that the new Office 08 is just too cutting edge for old twentieth century beige computers which just can't keep up with today's technology.

Well, somebody out there probably still has an old dial phone, too.

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92234

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78140 CALLE NORTE  
LA QUINTA, CA 92253

**GERRIE, CYNTHIA ELLEN**  
1088 E. VISTA CHINO  
PALM SPRINGS, CA 92262



## NEW BUSINESS

## County of Riverside

**MIQUELON, JEREMY DAVID**  
28320 FOREST OAKS WAY  
MORENO VALLEY, CA 92555

**PETERSON, IAN WILLIAM**  
28320 FOREST OAKS WAY  
MORENO VALLEY, CA 92555

**THE ORANGE BLOSSOM TEA HOUSE**  
17130 COLE AVE  
RIVERSIDE, CA 92508

**ARMENTROUT, JANIE MULL**  
1953 LONGMONT ST  
RIVERSIDE, CA 92506

**LAMBING, CHRISTINA MELONY**  
17130 COLE AVE  
RIVERSIDE, CA 92508

**SEABERT, TERESA MICHELLE**  
2372 SHADOWHILL DR  
RIVERSIDE, CA 92506

**THREE FROM THE TE**  
32834 FIELD VIEW RD  
WINCHESTER, CA 92596

**MAV & ASSOC, INC**  
32834 FIELD VIEW RD  
WINCHESTER, CA 92596

**WEST COAST GLASS & RAILING**  
32834 FIELD VIEW RD  
WINCHESTER, CA 92596

**LEADING MANUFACTURERS SALES & SERVICES**  
32834 FIELD VIEW RD  
WINCHESTER, CA 92596

**SAFEWAY RV & BOAT STORAGE**  
10205 SAN SEVAIN WAY  
MIRA LOMA, CA 91752

**D & A VENTURES, INC.**  
1460 W CHASE DRIVE  
CORONA, CA 91752

**OUTDOOR DESTINY POOLS**  
27041 VAL DEANE WAY  
HEMET, CA 92544

**CAMPOS, GREG (NMN)**  
27041 VAL DEANE WAY  
HEMET, CA 92544

**INLAND CONCRETE/B&W**  
2434 RUBIDOUX BOULEVARD  
RIVERSIDE, CA 92509

**INLAND CONCRETE ENTERPRISES, INC.**  
2434 RUBIDOUX BOULEVARD  
RIVERSIDE, CA 92509

**BITZ OF GLITZ**  
7184 SILVERWOOD DR  
CORONA CA 92880

**CROSSON, AIMEE**  
7184 SILVERWOOD DR  
CORONA, CA 92880

**BRAUN POST**  
4459 OAKWOOD PLACE  
RIVERSIDE CA 92506

**BRAUN, WILLIAM JONAH**  
4459 OAKWOOD PLACE  
RIVERSIDE, CA 92506

**DUDE BOOTS**  
13835 PEACH GROVE LN  
CORONA, CA 92880

**DOLAN, CRAIG PRESTON**  
13835 PEACH GROVE LN  
CORONA, CA 92880

**2K4KIDS THE KARI AND KEIRA LYN PARKER FOUNDATION**  
26124 PALMETTO ST  
MURRIETA, CA 92563  
RIVERSIDE CTY

**PARKER, MATTHEW JACOB**  
26124 PALMETTO ST  
MURRIETA, CA 92563

**PHOTOS ONSIGHT**  
12220 PERRIS BLVD  
MORENO VALLEY, CA 92557

**LAUDERMILL, THERON LAVANT**  
9315 GRANGEHILL DRIVE  
RIVERSIDE, CA 92508

**ALLSTAR FLOORING**  
16575 ARNOLD AVE  
LAKE ELSINORE, CA 92532  
RIVERSIDE

**LARA, BOBBI JEAN**  
16575 ARNOLD AVE  
LAKE ELSINORE, CA 92530

**LARA, SERGIO RUBEN**  
16575 ARNOLD AVE  
LAKE ELSINORE, CA 92530

**ELITE GARAGE**  
2890 TAYLOR AVE  
CORONA, CA 92882

**GARAGEMAXX INC**  
2890 TAYLOR AVE  
CORONA, CA 92882

**CARIBBEAN LUMBER & WOODWORKS**  
398 VIA CORSICA  
HEMET, CA 92545

**JONES, TRINA MARY**  
398 VIA CORSICA  
HEMET, CA 92545

**GENESIS, REAL ESTATE AND INVESTMENT GROUP**  
19886 SANTA CLARA CT  
RIVERSIDE, CA 92508

**ESTELL, FRANK EUGENE**  
19886 SANTA CLARA CT  
RIVERSIDE, CA 92508

**DISCOUNT TOBACCO**  
277 E. 4TH STREET  
PERRIS, CA 92570

**ODEH, HANI**  
2069 W. SANBERNARDINO AVE APT.2206  
COLTON, CA 92324

**HYPERION ELECTRIC**  
33794 WAGON TRAIN DR  
WILDOMAR, CA 92595

**SHAWN SATER INCORPORATED**  
33794 WAGON TRAIN DR  
WILDOMAR, CA 92595

**TAX EXPRESS, INCOME TAX SERVICES**  
1434 W. 6TH ST  
CORONA, CA 92882

**WORLD FUNDING FINANCIAL**  
1434 W. 6TH ST  
CORONA, CA 92882

**THE BANQUET CASTLE**  
287 W. LA CADENA DR  
RIVERSIDE, CA 92501

**DIAZ, MARY ANN**  
2537 BALDRIDGE CANYON DRIVE  
HIGHLAND, CA 92346

**M & B SERVICES**  
3308 VIA PADOVA WAY  
CORONA, CA 92881

**MARSHALL, MARY LOUISE**  
3308 VIA PADOVA WAY  
CORONA, CA 92881

**M & B SERVICES**  
3308 VIA PADOVA WAY  
CORONA, CA 92881

**MARSHALL, ROBERT EARL**  
3308 VIA PADOVA WAY  
CORONA, CA 92881

**R&Y TRUCKING**  
330 MORNING SLY DR  
PERRIS, CA 92571

**GOMEZ COURIER SERVICE**  
330 MORNING SLY DR  
PERRIS, CA 92571

**ENGELBERT TRUCKING**  
2365 HERITAGE DR  
CORONA, CA 92882

**VILLALOBOS BROTHERS**  
2365 HERITAGE DR  
CORONA, CA 92882

**QUEST PRODUCTION**  
40027 NOTTING HILL RD  
MURRIETA, CA 92563

**QUIROS, JAIME EDUARDO**  
40027 NOTTING HILL RD  
MURRIETA, CA 92563

**QUEST PRODUCTION**  
40027 NOTTING HILL RD  
MURRIETA, CA 92563

**QUIROS, MARCEL DE LA CRUZ**  
40027 NOTTING HILL RD  
MURRIETA, CA 92563

**WATER PLUS**  
39875 ALTA MURRIETA DR  
E-5  
MURRIETA, CA 92563

**YANG, EUNSUG**  
30810 AVENIDA DEL REPOSO  
TEMECULA, CA 92591

**LUVERA, SMITH AND ASSOCIATES**  
60 SAN SIMEON RANCHO MIRAGE, CA 92270

**LUVERA III, PAUL NICHOLAS**  
60 SAN SIMEON RANCHO MIRAGE, CA 92270

**DRESS TO YOUR DOOR**  
40048 WALLINGFORD RD  
MURRIETA, CA 92562

**SANCHEZ, MARISOL**  
40048 WALLINGFORD RD  
MURRIETA, CA 92562

**FRANKIE'S EVENTS**  
40048 WALLINGFORD RD  
MURRIETA, CA 92562

**FRANKIE'S SPECIAL OCCASION**  
40048 WALLINGFORD RD  
MURRIETA, CA 92562

**SWEET QUINCE**  
40048 WALLINGFORD RD  
MURRIETA, CA 92562

**NOUVEAU RICHE PHOTOGRAPHY STUDIOS**  
3334 CANNES AVE  
RIVERSIDE, CA 92501

**KYOSEVA, ALEKSANDRA VANGELOVA**  
3334 CANNES AVE.  
RIVERSIDE, CA 92501

**NVR**  
3334 CANNES AVE  
RIVERSIDE, CA 92501

**KYOSEVA, ALEKSANDRA VANGELOVA**  
3334 CANNES AVE.  
RIVERSIDE, CA 92501

**CART CARE**  
20390 LORENA LANE  
WILDOMAR, CA 92595

**HACKETT MARINE INNOVATIONS INC.**  
20390 LORENA LANE  
WILDOMAR, CA 92595

**ODDS N ERRANDS**  
19188 BROKEN BOW DR  
RIVERSIDE, CA 92508

**JUDD, CHRISTINA PAULINE**  
19188 BROKEN BOW DR  
RIVERSIDE, CA 92508

**ABER GRAPHICS**  
44817 CAMINO ALAMOSA  
TEMECULA, CA 92592

**ABERCROMBIE, JENNY LYNN**  
44817 CAMINO ALAMOSA  
TEMECULA, CA 92592

**ABERCROMBIE, TIMOTHY LAMONT**  
44817 CAMINO ALAMOSA  
TEMECULA, CA 92592

**GULFSTREAM LOGISTICS**  
34040 ORTEGA HWY NUM 306  
LAKE ELSINORE, CA 92530

**VANDEGRIFT, LADONNA MARIE**  
34040 ORTEGA HWY NUM 306  
LAKE ELSINORE, CA 92530

**VANDEGRIFT, TODD JAMES**  
34040 ORTEGA HWY NUM 306  
LAKE ELSINORE, CA 92530

**EXCELL CONCRETE PUMPING**  
1494 MARIPOSA DR  
CORONA, CA 92879

**DANIELS, JONAS BARTA**  
1494 MARIPOSA DR  
CORONA, CA 92879

**KATS JEWELRY DESIGNS**  
2131 ALMERIA STREET, #104  
CORONA, CA 92879

**LA SORELLAS SPA**  
116 S. TAYLOR ST.  
HEMET, CA 92543

**S&C ENTERPRISES**  
560 RONDA COURT  
CALIMESA, CA 92320

**ESSENCE OF THAI**  
32475 TEMECULA PKWY., G103-B  
TEMECULA, CA 92592

**JENSEN PROPERTY MANAGEMENT**  
41120 ELM ST., STE. H-221  
MURRIETA, CA 92562

**SPEED FACTORY & DYNO**  
41558 EASTMAN DRIVE, STE. C  
MURRIETA, CA 92562

**CITIZENS FOR THE PRESERVATION OF OPEN SPACE**  
40302 MEDFORD ROAD  
TEMECULA, CA 92591

**SPINOLUTION**  
970 BANBURY DR.  
HEMET, CA 92544

**FX VERIZON WIRELESS AUTHORIZED RETAILER COMMUNICATIONS STORE**  
24635 MADISON AVENUE  
MURRIETA, CA 92562

**CHILDRESS WOODWORKS**  
29975 TECHNOLOGY DR., STE. 101  
MURRIETA, CA 92563

**PISCAN ASSOCIATES**  
24635 MADISON AVE.  
MURRIETA, CA 92562

**INDEPENDENT LUMPER SERVICE**  
2200 W. WILSON STREET, #100  
BANNING, CA 92220

**ON THE 1 PRODUCTIONS**  
8427 RENWICK DRIVE  
CORONA, CA 92883

**M AND M JANITORIAL**  
24120 SANDY GLADE AVE.  
MORENO VALLEY, CA 92557

**CMH INSURANCE SOLUTIONS**  
231 E. ALESSANDRO BLVD., #A192  
RIVERSIDE, CA 92508

**NEW BREED SOLUTIONS**  
2665 BUSMAN RD.  
MURRIETA, CA 92563

**PARTY PERFECT CATERING**  
39415 ARDENWOOD WAY, #2314  
LAKE ELSINORE, CA 92532

**MAXWELL DEMARIA HOLDINGS**  
32572 MEADOW RIDGE LANE  
WILDOMAR, CA 92595

**MASHUQA GLASS ETCHING**  
29691 WINDWOOD CIRCLE  
TEMECULA, CA 92591

**THE REGGAE STORE & AFRICANA EXPRESSIONS**  
22500 TOWN CIRCLE, #2202  
MORENO VALLEY, CA 92553

**KAEDON'S KORNER**  
29243 GLENCOE LN.  
MENIFEE, CA 92584

**EARTH TO YOU**  
2034 MARLBOROUGH AVE.  
RIVERSIDE, CA 92507

**PLATINUM ARK ENTERTAINMENT INC.**  
2034 MARLBOROUGH AVE.  
RIVERSIDE, CA 92507

**HAIR NATIONS**  
24090 SUNNYMEAD BLVD., STE. A  
MORENO VALLEY, CA 92552

**SPEEDSTAR MOTORS**  
1143 AA PIERCE ST.  
RIVERSIDE, CA 92505

**ALLPETSUPPLIESONLINE.COM**  
2760 MAXINE CIRCLE  
CORONA, CA 92882

**BLAKE & ELLA ONCE UPON A CHILD**  
40466 WINCHESTER ROAD  
TEMECULA, CA 92591

**KIDS ONLY SPORTS**  
31079 PINTAIL WAY  
WINCHESTER, CA 92596

**SR MARKETING**  
38900 SUMMIT ROCK LANE  
MURRIETA, CA 92563

**ERS CLEANING SERVICES**  
30457 SIERRA MADRE DRIVE  
TEMECULA, CA 92591

## INLAND EMPIRE People and Events



Riverfest Scholarship Recipients - Park Hill South High School seniors who received the Riverfest scholarships attended the May luncheon sponsored by the City of Riverside. They presented their award winning essays on "what a student can do to enhance their community." Pictured from left to right are Benjamin Carrier, Jasmine Williams, Amy Grotts and Zachary Parolin.

A special thank you to the scholarship selection committee consisting of Linda Casey, Julie Rule, Vinnie Caccaro, and Clyde and Anita Yost.



Apple Valley Smiles grand opening celebrates with a ribbon cutting.



La Quinta Arts Foundation was named "Non-Profit of the Year" at the La Quinta Chamber of Commerce Installation and Award Luncheon on June 5. Chamber members vote on the annual award.

The Arts Foundations is planning its 27th season lineup, set to include a new summer event series, "Art, Culture, NightLife" in Old Town La Quinta. For details visit [www.LQAF.com](http://www.LQAF.com).



Apple Valley Catering/ Cake Expectations - Emmanuel and Brenda Rombalski are the owners of Apple Valley Catering/ Cake Expectations. Apple Valley Catering was started in August 1976 and was followed up by Cake Expectations in October 2007.

They are a full service catering company that specializes in American, Italian, Hawaiian, Indonesian, Thai, and Asian cuisine. Their bakery specializes in Polish breads and specialty desserts such as pies, cakes, holiday goodies, and wedding cakes.



May New Members Reception - Chairman Mike Gaumer (right), State Farm Insurance welcomes 16 new members to the Rancho Cucamonga Chamber of Commerce during the monthly reception hosted by Sycamore Inn.



# Eat, Relax, and Play Close to Home at BIG BEAR LAKE

By Bill Anthony  
williamj@busjournal.com

Have I got a great getaway recommendation for you! Want to get away.....well, how about a place where you can get to in less than two hours.....where the air is so clean and clear that you can't even see it.....where you can really relax (no not a public relations sound bite) really. If you vote for all of the above, then enjoy Big Bear Lake---they will even pay for your gas to get there and return home (see offer in this article).

Big Bear Lake is seven miles long and a mile wide at its widest point and, at an elevation of about 7,000 ft., you now understand why the air is very, very clean. Less than 100 miles from West Los Angeles, it is an easy two hour drive. Big Bear in the winter is a ski wonderland offering 55 runs, 27 lifts, 150 jumps and much more---but that's for another story late this fall. During the summer, however, scenic Big Bear has much to offer for those who want a spur-of-the-moment getaway. Activities include hiking, horseback riding, golfing, fishing, mountain biking, or just plain basking in the clean mountain air.

## "Not to Miss" Things to Do

- A wild ride on unpaved terrain called "Big Bear Off Road Adventures" offers a jeep tour packed with local history and plenty of excitement.

Better than any Disney "E" ticket adventure, Jim Lyon, the tour guide, begins this trip by telling the passengers, "At least at Disney, you know you are going to get back." Think of this tour as a Big Bear safari. Jim points out historic sites such as Wilber's Grave (today, well over 100 years later, visitors still leave gifts on his burial site), reminisces about Two Gun Bill's Saloon, as well as the Hangman's Tree where so many were hung that the tree actually died. From 1860 to about 1875 the area swarmed with prospectors. It was Southern California's largest gold rush, and it was a wild, wild place filled with "rich" history. For information, call (909) 585-1036.

- If "off road" adventures are not for you, and you would like the scenic view of the lake, catch the *Big Bear Queen*. This tranquil tour on this boat takes about one and a half hours. It highlights the history of the lake from 1845 to the present and includes sights along the waters edge like the Solar Observatory, Garstin Island, and celebrity homes. Make reservations by calling (909) 866-3218.

- Fishing ---- Big Bear Lake is planted with about 2,000 pounds of rainbow trout every two weeks. At about 200,000 pounds a year, you are bound to catch a few of these

tasty morsels. Big Bear Lake has both largemouth and small mouth bass, catfish, crappie, pumpkinseed and bluegill. As they say, "Why travel five or six hours to the Sierras when you can get the same quality of trout fishing here in Big Bear Lake?" For questions or additional information, call Curt Dills (Fishing with Fish Big Bear Charter Service) at (909) 635-7501.

- A visit to Moonridge Animal Park makes for great family fun. Open weekends year-round and daily throughout the summer, the 11-acre park serves as temporary quarters for orphaned and injured wildlife until they can be returned to their natural habitat. Permanent "residents" include a family of Grizzly bears, bobcats, wolves, mountain lion and snow leopard, as well as dozens of smaller animals, such as coyotes, foxes, eagles and other birds. A pair of bison, reflecting the ancient wildlife of the region, also lives at the park. Both guided and self-guided tours are available and provide an excellent first-hand look into mountain wildlife and the delicate balance of nature.

## Places to Stay

Accommodations in Big Bear Lake range from affordable to first-class and include lodges, full-service hotels, bed & breakfast inns, condominiums, cabins and private home rentals. Lakeside RV and motor home parks and Forest Service camping areas are also

found in Big Bear Valley.

We stayed at Gold Mountain Manor Bed and Breakfast where owner Cathy Weil treated her guests as family rather than just paying customers. You fall in love with the manor, the staff and Cathy as soon as you are introduced. Starting the day with one of her breakfasts adds to the delight of your getaway. All of her breakfast items are made from scratch (even the yogurt which is a well-guarded secret). The French toast croissants we had one day were stuffed with cheese and fruits---just the breakfast dishes alone entices her guests to return.

The history of Gold Mountain Manor is also interesting. In the early part of the last century, entrepreneur Harry Kiener hired Guy Sherman Maltby, contractor and owner of the Bear Valley Milling and Lumber Company to build the Peter Pan Woodland Club, a log and stone lodge equipped with the finest amenities the roaring twenties could offer: a full movie theater, ballroom, banquet room, five gigantic fireplaces; and beautiful guest rooms. At the end of the 20's, Malby built his largest home, Gold Mountain Manor, a private mansion for Alexander Buchanan Barret, a wealthy Los Angeles movie investor, and his bride, Bessie. When it was finished, the mansion was even more beautiful than the

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Biking while enjoying the view



Big Bear Off-Road Adventures



Gold Mountain Manor